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(54) Title: DATA PROCESSING SYSTEM FOR IMPLEMENTING FINANCIAL ASSET TRANSACTIONS IN A RETAIL ENVIRONMENT

(57) Abstract: A data processing implemented sales and activation system is used to distribute insurance products and services. A two stage operation is facilitated by the selectively arranged retail packaging used in conjunction with an on-line activation process to permit enhanced marketing of insurance and other insured products and services.

**DATA PROCESSING SYSTEM FOR IMPLEMENTING FINANCIAL ASSET
TRANSACTIONS IN A RETAIL ENVIRONMENT**

[0001] The present invention is directed to a data processing system for implementing an enhanced retail purchase of select financial assets. In particular, the present invention provides a data management process to facilitate the purchase of sophisticated financial products in a retail environment.

BACKGROUND

[0002] While the retail shopping experience has found expression in a wide range of distinct forms, there are many attributes common to this style of shopping. “Big box” stores such as Costco™ and Sam’s Club™ offer large, wide aisles with heavily discounted but limited selections. Department stores such as Lord & Taylor™ present sophisticated islands with warm and posh fixtures, while Walmart™ and Target™ promote super low prices in comfortably large and selectively styled stores. Notwithstanding these distinct forms, browsing through merchandise in each instance is very similar – and familiar to millions.

[0003] In each instance, a browsing experience permits individualized and unmolested shopping through check-out, with assistance only if needed. It is, by far, the most commonly enjoyed shopping experience throughout most Western economies and is widely used to distribute nearly all forms of products and services. Its advantages, while well known, have not

been successfully adapted for use in selling insurance products or services, or other similar financial instruments.

[0004] For example, past efforts to sell insurance products at retail outlets have been largely unsuccessful. Purchasing insurance is a complex process that often involves a dialogue with the buyer, collection of information to assist in pricing the policy, and often, intrusive private inquiries and medical examinations. In addition to the time requirement and intrusive questions, the choice of insurance is often a private matter and one that nearly always requires a trusted individual to assist in the process. In many ways, the process of purchasing insurance is the antithesis of the vastly more enjoyable retail shopping experience discussed above.

[0005] Much of these additional characteristics of financial product purchases stem from the product attributes. For example, insurance providers base their premiums on actuarial science and calculations that weigh the likelihood of the insured event occurring against a variety of factors, including the number of similarly insured individuals, i.e., the size and risk of the pool. It has been difficult to competitively price policies that are both profitable for the insurer and desirable for the insured on an individual basis without an investigation into the insured's various risk factors. In many instances, a questionnaire is provided to the insured to determine this level of risk and to appropriately price a policy. Often times, several different agents of the insurer will contact the potential insured or be involved in the approval and pricing of a policy for the potential insured. Additionally, the time from application to coverage may take upwards of six to eight weeks. This process is frequently perceived by the insured as a particularly burdensome and unfavorable experience and often leads to potential insurance customers opting to not purchase insurance products in order to avoid these drawbacks.

[0006] Finally, the benefits of insurance are far more subtle than most retail purchases. Insurance products provide peace-of-mind for a perceived risk, but in most human experiences such comfort is hard to measure, particularly in comparison to most impulse purchases. For example, the purchase of an LCD flat screen television is linked to immediate pleasurable relaxation; a \$500,000 term life insurance policy – less so.

[0007] Of course insurance is still a critical aspect of any family financial picture and a must-have item. Accordingly, there remains a need for a system and method of procuring risk-based insurance policies which is convenient, private, quick, and comforting. Many individuals continue to risk being uninsured due to the undue hassles, inaccessibility, and apparent unaffordability of insurance products to the middle-class and lower-class markets.

ILLUSTRATIVE INVENTIVE CONCEPTS

[0008] It is an aspect of the patent invention to provide a computer implemented system to support retail-based financial products distribution.

[0009] It is another aspect of the present invention to provide a data processing method for tracking and coordinating insurance acquisition based on retail purchases of insurance products.

[00010] It is yet another aspect of the present invention to provide a computer system that selectively authorizes the purchase of discrete insurance products previously funded through the retail sale of pre-paid cards.

[00011] In still another aspect of the present invention, an insurance product package comprises a credit storage device such as a pre-paid card or similar, one or more insurance

purchase process instructions, one or more disclosure documents, and pre-printed forms to implement an insurance purchase all contained in a single retail package.

[00012] The foregoing features of the present invention are realized in a financial instrument purchase system that involves a two-stage operation. For the first stage, a retail/banking outlet distributes and sells a packaged financial product of select characteristics and corresponding to a specific discrete asset value, but not active, at the time of purchase. At retail, the package is simply added to the shopping cart and purchased at checkout. The package includes instructions, processing forms and an activation device, such as a pre-paid card, with select/unique codes to permit computer-assisted activation of the financial instrument.

[00013] In accordance with the varying aspects of the present invention, the packaged retail product is directed to financial products and services such as term life insurance, auto and home insurance, individual retirement account investment, mutual fund asset purchase and/or select equity and debt instruments for various financial purposes, including education, retirement and health care planning.

[00014] In addition to the retail purchase, the second stage involves a computer implemented activation process where select account information is collected, risk profiles addressed, regulatory requirements tracked and confirmed, and the underlying product purchase is fulfilled, confirmed and documented.

BRIEF DESCRIPTION OF THE DRAWINGS

[00015] Figure 1 depicts a functional relationship diagram for the operating working environment;

[00016] Figure 2 provides a generalized flow chart of the overall activation process for insurance;

- [00017] Figure 3 provides a “day one” diagram describing initial processing blocks for the retail insurance product/system;
- [00018] Figure 4 depicts the in-store display with pre-packaged products for retail sale;
- [00019] Figures 5-31 are screen displays for operation of the insurance “stage two” process steps;
- [00020] Figures 32A-B is a flow diagram and architecture of the activation process provided in the screen display;
- [00021] Figures 33A-B provides the overview of the on-line processes;
- [00022] Figures 34A-B provides the data fields for the on-line processes; and
- [00023] Figure 35 summarizes the Rules and Requirements for the on-line operations.

DETAILED DESCRIPTION

[00024] To better understand the features and attributes of the present invention, the following written description is provided of an illustrative embodiment, discussed in conjunction with the referenced figures.

[00025] Turning now to the illustrative arrangement depicted in the Figures, a packaged financial product for retail sale and supporting system are described. In particular, a store such as Walmart™ or Target™ will include a product display promoting packaged financial product (or “retail product”) that includes everything needed to purchase a term life insurance product with a one year fixed premium policy – all in one box. A suitably sized box with attractive graphics and informative text is displayed and a stack of similar boxes is positioned for easy review and selection. A purchase of the package is recorded at check-out and the customer can initiate the activation process through an agent with the retail product at home over the telephone or on his/her computer via internet connection. In one embodiment, a threshold level of

insurance attaches after the initial purchase; in a second embodiment, no insurance is active until an activation session is completed by the purchaser.

[00026] Figure 1 illustrates an embodiment of the system of the present disclosure for in-store insurance policy purchases. System 100 includes Client Computer 102A and Client Computer 102B, each containing client software (not shown) for accessing a remote system, such as a web browser accessing a webpage, such as Activation Server 104 via Internet 101. Client Computer 102A is one of many multiple client devices, only two of which are illustrated for purposes of simplicity of explanation, useable by Customer.

[00027] The retail financial product may consist of physical media purchased at a retail outlet as more fully described below. The product may use an electronic code, data, or communication, such as a text message or information displayed on a smartphone application. The retail financial product may be redeemed for an insurance policy by communication with Activation Server 104 by Customer through Client Computer 102A. Activation Server 104 contains an Activation Database 103A which includes information about each retail financial product, however and wherever purchased, such that Customer may redeem the retail financial product by inputting, scanning, or otherwise transmitting an identification code or data to Activation Server 104. Upon receipt of the identification code or data at Activation Server 104, the identification code or data is compared with data in Activation Database 104A to determine the value or policy associated with the retail financial product.

[00028] Activation Server 104 will then confirm policy or value associated with the retail financial product for Customer. Upon confirmation, Activation Server 104 may activate, as more fully described in Figure 2, an insurance policy for Customer and transmit such insurance policy information to Insurance Policy Server 103 for storage into Insurance Policy Database

103A. The Insurance Policy Server 103 may be used to administer the insurance policy purchased by Customer.

[00029] Figure 2 describes the process flow in one embodiment of the invention. The process starts at step 200 where the Customer purchases the retail financial product from retail or other form of establishment. The process continues to step 210 where the Customer begins activation of the retail financial product by contacting an activation service. Customer then enters a redemption code or otherwise causes a redemption event at step 220 and is given an option or questionnaire in order to determine which policy will be redeemed by Customer. In some aspects of the invention, Customer may answer a questionnaire in order to determine for which insurance products or plans the Customer is eligible; for example, Plan A 222 or Plan B 224. In other aspects and embodiments, Customer may be presented with the option to select from multiple plans such as Plan A 222 and Plan B 224, which may be valued at the same or similar costs but may have different objectives, terms, or conditions. While this exemplary Figure 2 depicts only two plans for redemption, those of skill in the art will appreciate that any number of plans may be available at the redemption process depending on various aspects and variables related to Customer, Policy Plan, etc.

[00030] Upon selection of the appropriate plan by Customer, Customer will advance to step 230 wherein Customer is optionally presented with an opportunity to increase her level of insurance beyond the level previously purchased in the retail financial product. This opportunity may come electronically or by the activation and alert of a call center which may cause a manual communication to take place. The up-sell opportunity may be provided at a reduced cost than traditionally offered at this stage as may be appreciated by those of ordinary skill in the art. The up-sell opportunity may also provide access to traditional insurance policies beyond Plan A 222

or Plan B 224. If Customer selects to upgrade her policy, she will be issued an upgraded policy at step 245. If Customer does not select to upgrade her policy, she will be issued her pre-purchased or pre-selected policy at step 240.

[00031] During the life of the issued policy, or upon termination of the issued policy, Customer may be prompted with the opportunity to convert or migrate her policy into a traditional, new term, or longer-term insurance policy at step 250. According to other embodiments of the invention, Customer may have the opportunity to self-convert or migrate her policy at any time through the use of a computer, such as through a website, through a telephone, through the mail, or through any other form of communication as will be appreciated by those of skill in the art. If Customer elects to convert or migrate her policy, she will be issued a converted policy at terminating step 260. If she elects not to convert or migrate her policy, she proceeds to step 270 wherein her original policy is managed to term.

[00032] The invention described above is operational with general purpose or special purpose computing system environments or configurations. Examples of well known computing systems, environments, and/or configurations that may be suitable for use with the invention include, but are not limited to: personal computers, server computers, hand-held or laptop devices, tablet devices, smartphones, multiprocessor systems, microprocessor-based systems, set top boxes, programmable consumer electronics, household and commercial appliances, vehicles and other networked transportation systems, network PCs, minicomputers, mainframe computers, distributed computing environments that include any of the above systems or devices, and the like.

[00033] Components of the inventive computer system may include, but are not limited to, an input device or devices, an output device or display, a processing unit, a system memory, and

a system bus that couples various system components including the system memory, processing unit, and input and output devices. The system bus may be any of several types of bus structures including a memory bus or memory controller, a peripheral bus, and a local bus using any of a variety of bus architectures.

[00034] The computer system typically includes a connection or access to a variety of non-transitory computer-readable media. Computer-readable media can be any available media that can be accessed by the computer and includes both volatile and nonvolatile media, and removable and non-removable media. By way of example, and not limitation, computer-readable media may comprise computer storage media and communication media. Computer storage media may store information such as computer-readable instructions, data structures, program modules or other data. Computer storage media includes, but is not limited to, RAM, ROM, EEPROM, flash memory or other memory technology, CD-ROM, digital versatile disks (DVD) or other optical disk storage, magnetic cassettes, magnetic tape, magnetic disk storage or other magnetic storage devices, networked or "cloud" storage, or any other medium which can be used to store the desired information and which can be accessed by the computer. Communication media typically embodies computer-readable instructions, data structures, program modules or other data in a modulated data signal and includes any information delivery media. The term "modulated data signal" means a signal that has one or more of its characteristics set or changed in such a manner as to encode information in the signal. By way of example, and not limitation, communication media includes wired media such as a wired network or direct-wired connection, and wireless media such as acoustic, RF, infrared and other wireless media. Combinations of the any of the above should also be included within the scope of computer-readable media.

[00035] The computer system may operate in a networked environment using logical connections to one or more remote computers. The remote computer may be a personal computer, a server, a router, a network PC, hand-held or laptop devices, tablet devices, smartphones, multiprocessor systems, microprocessor-based systems, set top boxes, programmable consumer electronics, household and commercial appliances, vehicles and other networked transportation systems, a peer device or other common network node, and typically includes many or all of the elements described above relative to the computer. The logical connections depicted in include one or more local area networks (LAN) and one or more wide area networks (WAN), but may also include other networks such as cellular and digital wireless networks. Such networking environments are commonplace in offices, enterprise-wide computer networks, intranets, and the Internet.

[00036] After the in-store purchase, the activation process can proceed along two potential paths on-line. First, for a simple life insurance product for a narrow group of applicants, the system permits a direct, on-line application where the applicant, assisted by a system supplied “eConsultant” (embodied intelligence for insurance questions). Second, for many other types of products, a second conversion is provided, when the applicant speaks directly to a real agent, and the agent prepares the electronic application.

[00037] For the first, unassisted process, six steps are provided via browser based internet communication link (as discussed in Figure 2). The steps are:

Table I

- 1 – Learn about the Life Insurance eConsultant
- 2 – Needs assessment
- 3 – Provide coverage recommendations (confirm eUnderwriting eligibility)
- 4 – Complete the on-line application

5 – Provide payment

6 – Confirm consent/Electronic signature

[00038] The second, agent-assisted process is described and discussed in Figures 5-35.

This second procedure offers many advantages but is of course more labor intensive.

NON-INSURANCE APPLICATIONS

[00039] The above discussion has focused on insurance products, and in particular using a term life product as an illustration. The system can support direct retail sale of other financial products with characteristics that parallel those regarding insurance. In the insurance field, auto and home policies may be pre-packaged with terms for new cars, luxury cars, compact cars, or similar divisions. In home insurance, tiering can be done by location, house size, household size, house type or house value.

[00040] Outside of insurance, various investment options may be offered using the system provided herein. For example, retirement investments for 401(k) or IRA's can be pre-packaged at monetary increments, or investment type (mutual funds for equity, fixed income, inflation protection and others). Home equity loans and refinancing, home improvements and similar lending products can be pre-packaged to support subsequent "activation" in accordance with system parameters depicted herein. In the field of health care, pre-paid packages may include routine physicals, dental cleanings or health insurance alone or coupled to one or more health treatments.

PRE-PAID CARD

[00041] One component of the retail package is the pre-paid card. Similar to a debit or phone card, the Insurance Card can be set to a particular value (e.g., \$50, \$100 or \$500 cards) or adjustable based on packaging or code as assigned. In a preferred embodiment, and to comply with regulatory requirements, this card will be used as a prepaid funding device for purchasing

insurance. To comply with regulatory and disclosure requirements, activation can be contingent on one or more check operations necessary for use of the card. This process can be modified so that the card becomes the same as cash if the purchaser declines to use it for insurance – and authorized for use in any purchase universally, or at select retail/on-line stores. In one embodiment, the card will be an “open loop” card and may be used similarly to a debit card at many locations. In another embodiment the card will be a “closed loop” card and the customer will only be able to use the card at select locations, similar to a gift card for a particular store. In certain embodiments, the closed loop card may be converted to an open loop card. The card may also include a full-refund mechanism – in essence, a product return, but without the hassle of going back to the store.

[00042] Turning now to Figure 3, back-office processing features of the activation process are depicted in the function/flow chart of Figure 3. In this diagram, logic flows from left to right and begins with the acquisition of data from the pre-paid card (InComm) block 300, with passage of fields to strata, block 310, Activation, block 320, Dell Lifesys, block 330, and Epsilon DDDB (replacing database), block 340.

[00043] Continuing with Figure 3, a data pass is made to the up-sell module, blocks 350 and 360. Two paths are provided for the data. The first pass involves a traditional GLT product, through OMS block 350 and CAS, block 370. Once completed, this is passed back to the database, block 340 for tracking records. For a rapid up-sell process, logic is governed by iApp block 360, channeled through SSP, block 370, middleware block 380, second CAS block 390 and PMAC block 400; and ultimately back to database DDDB block 340.

[00044] Payment processing operations are linked to the Activation Hub, block 320 including pre-paid cards, block 325, OFAC service-block 335 and KBA service, block 345.

[00045] Following the Activation Hub, policy issues with updates, Dell TPA block 330, and records and accordingly triggered via connections to Peoplesoft Ledger block 355, FAMIS block 375 and IBNA block 385. Records reconciliation is completed at block 365.

[00046] Turning now to Figure 4, an in-store display is depicted for the retail promotion of a term life insurance product. In this arrangement, two price levels are provided in a single one year plan at a set amount. These price levels are set by age ranges. In this arrangement, a purchaser will pick up the box that includes the desired age range – and ultimately check-out. An example of various level/arrangements that can be used is provided below.

Table II

Starter Protection --- Product Descriptions

One-year term with default to Accidental Death

Coverage	Age 18-44	Age 45-54	Age 55-59	Age 60-65
\$10,000	\$69	\$99	\$149	\$199
\$25,000	\$99	\$179	\$279	\$429

In accordance with this retail purchase arrangement, the following attributes for the pre-paid insurance are identified as part of the product as sold:

Table III

Features

- Simplified Issue Product
- 6 qualifying questions (i.e., cancers, diabetes, heart-disease, etc.)
- If customer does not qualify, he/she is covered by an Accidental Death policy at a greater coverage amount
- Ability to convert starter product premium to traditional product if converted at activation
- Provides term coverage to a large number of customers with a provision to cover every customer with some insurance product

[00047] In Figure 5, the connection between the retail purchase, block 500 with subsequent conversion steps is diagrammed as part of the Customer Journey. The path includes multiple touch points with the provider to permit extended services and assistance in the purchase process.

[00048] Figures 6-31 are screen displays for navigating the activation process, after the actual purchase is completed. In this illustration, a licensed insurance agent accomplishes the activation of select policy attributes. A licensed agent may be required to issue disclosures and proper guidance for any purchases and/or upgrades of certain policies. The operation is somewhat self-evident for the context of each screen and will not be discussed further here, but the written descriptions in each screen display are incorporated by reference as if restated here in full and in association with each display.

[00049] The first pass includes card look-up operations with assistance under “Helpful Hints”; see Figure 10. At Figure 11, customer information is collected, including information taken from the card, shown under “Case Information.” Missing data, e.g., SS Number, is flagged, Figure 12.

[00050] Similarly, in Figure 13, selection of the “state” triggers a check of current regulatory conditions in that *state* for the product identified. All insurance is subject to approval at the *state* level and confirmation of this is important in assessing candidate policies. In Figure 14, the creation of a virtual card is triggered if a customer lost or never purchased the retail card. Absent a card number, coverage must be entered as indicated.

[00051] Further checks are reflected at Figure 15 where the new request is matched against various policies. If the total exceeds the current limits, a message is displayed to the agent. Similarly, in Figure 16, when the system needs more data, this is required.

[00052] Turning now to Figure 18, an illustration underwriting questionnaire is depicted. Per the product characteristics, the depth of questioning is contingent on the type of product and the amount of coverage. Once completed, the Policy Info screen, Figure 20, provides details regarding the policy parameters. The final aspect of this process involves the up-sell opportunity—a GLT policy in this case, Figure 21. At Figure 22, the policy type shifts to non-renewable Accidental Death, with key aspects of this policy credential as depicted in Figure 23. This includes various choices such as funding mechanisms, Figure 24 (EFT) or Figure 25 (debit/credit card).

[00053] Continuing with Figures 26 and 27, additional policy data is collected (beneficiaries); at Figure 28, confirmation and agreements are entered, with the process conclusion at Figure 30. A simple summary page is depicted in Figure 31.

[00054] The foregoing on-line activation process is supported by server-based programming as depicted in the next series of diagrams. First turning to Figures 32A and 32B, a “USER FLOW” schematic extends horizontally, reflecting the processing that underlies the screen displays from the Landing page, through Basic Info, the “Questions,” the Policy, and ending with confirmation. In this depiction, both “issue” and “success” paths are presented running in parallel.

[00055] Turning now to Figures 33A-33B, an overview of the logic within the screen display architecture is provided for each of the significant passages within the system, including the Landing, Basic Info, Questions, and Policy. The specific text recitations under each section are herein incorporated by reference into this portion of the specification for association with each identified passage.

[00056] The data field structure for this architecture is provided in Figures 34A-B and the Rules for application to the four passages are illustrated in Figure 35.

[00057] For ease of exposition, not every step or element of the present invention is described herein as part of software or computer system, but those skilled in the art will recognize that each step or element may have a corresponding computer system or software component. Such computer systems and/or software components are therefore enabled by describing their corresponding steps or elements (that is, their functionality), and are within the scope of the present invention. In addition, various steps and/or elements of the present invention may be stored in a non-transitory storage medium, and selectively executed by a processor.

[00058] The foregoing components of the present invention described as making up the various elements of the invention are intended to be illustrative and not restrictive. Many suitable components that would perform the same or similar functions as the components described are intended to be embraced within the scope of the invention. Such other components can include, for example, components developed after the development of the present invention.

What is claimed:

1. A computer-implemented method for providing in-store insurance policies, comprising:
 - receiving, via a computer network connection, redemption data related to a pre-purchased insurance product package;
 - determining by a data-processor information concerning a customer associated with the redemption data;
 - providing a list, via said computer network connection, based on the determined information, of at least one available policies to the customer;
 - storing in a non-transitory computer-readable medium a selection of one of the at least one available policies;
 - providing, via said computer network connection, an opportunity to upgrade the selected one of the at least one available policies;
 - issuing an insurance policy based on to the redemption data and a response to the opportunity to upgrade the one of the at least one available policies.
2. The method of claim 1 wherein the receiving step is accomplished using a pre-paid card comprising stored information regarding the purchase of the insurance product package, type of insurance policy associated with the insurance product package, and redemption value associated with the insurance product package.
3. The method of claim 2 further comprising a conversion of said pre-paid card to permit its use by said customer for purchases unrelated to insurance products.

4. The method of claim 1 wherein the storing a selection step permits the up-sell of said customer to a different policy type from that originally purchased.

5. The method of claim 1 wherein said insurance policies default to accidental death if no customer action is taken during a select window of time.

6. A computer-controlled data management system for implementing a retail-based insurance product, comprising:

a. User-controlled communication platform to permit the selective entry of data relating to one or more insurance products purchased at retail for activating policy attributes;

b. A processor-controlled data management server, connected to said communication platform and programmed to execute and implement an insurance policy based on stored criteria of said user and pre-established criteria for said policy; and

c. A database connected to said processor for maintaining system records related to policies sold at retail and activated online.

7. The system of claim 6 wherein said data entry is performed by a purchaser of said retail insurance product.

8. The system of claim 6 wherein said data entry is performed by an authorized agent for an insurance seller.

9. The system of claim 6 wherein said platform permits user of a pre-paid data card with associated activation code.

10. The system of claim 9 wherein said pre-paid card is distributed with a retail package for said insurance product.

11. A retail package directed to an insurance product, comprising:

- a. A storage box having identifying graphics and text therein for use in conjunction with an in-store retail display;
- b. An activation card comprising computer recognized codes for selective entry into a computer system;
- c. One or more disclosure forms for information disclosure to a purchase;
and
- d. One or more instruction forms including instructions for entry into a web-based application.

12. The package of claim 11 wherein said disclosure forms include regulatory compliance information to support a purchase.

13. The package of claim 11 further comprises instructions for connecting to a licensed insurance agent for assistance in activating said insurance product.

14. The package of claim 11 wherein said storage box includes text and/or graphics that delineate the insurance product into one of plural categories available for retail purchase.

FIGURE 1

100

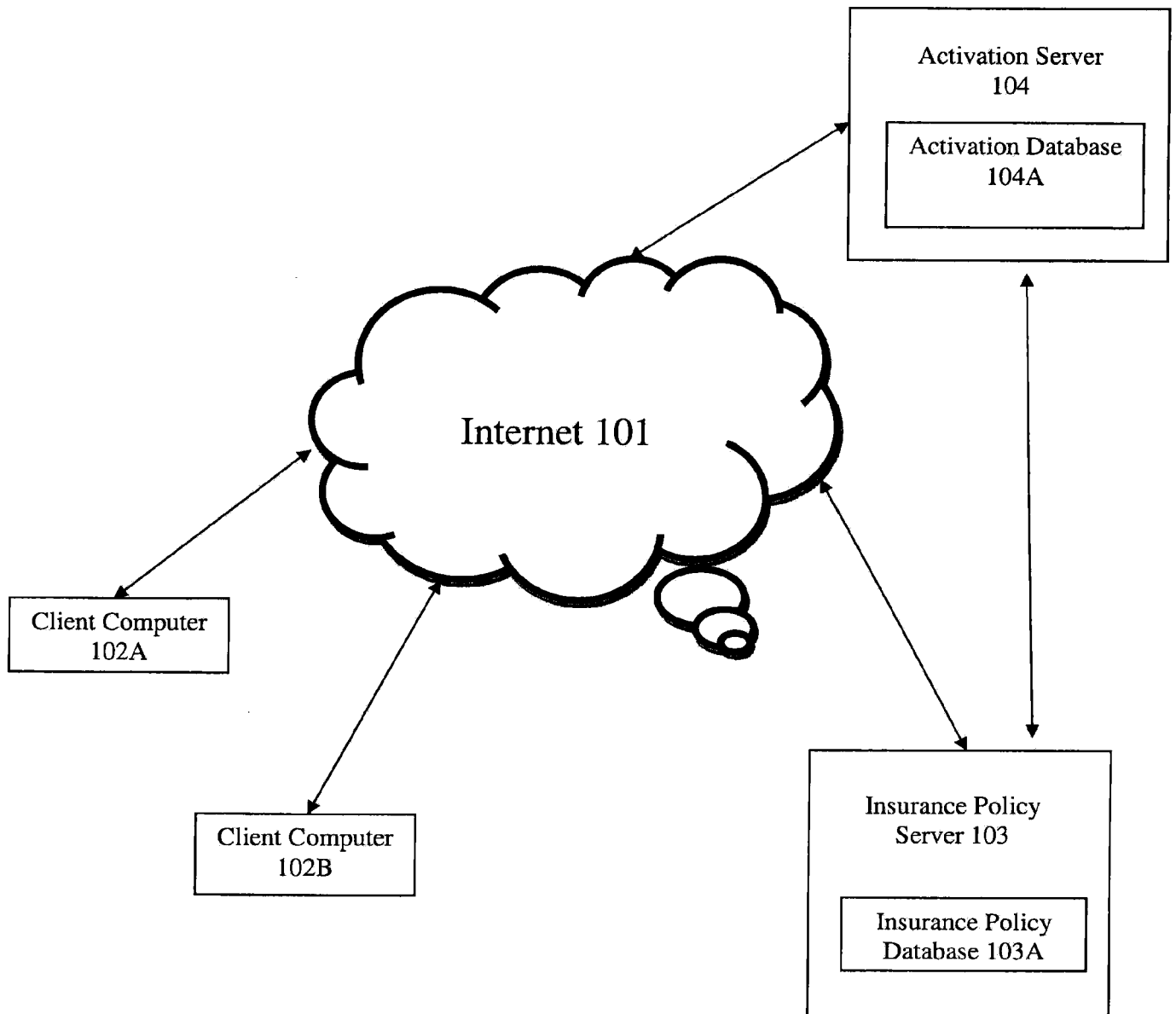


FIGURE 2

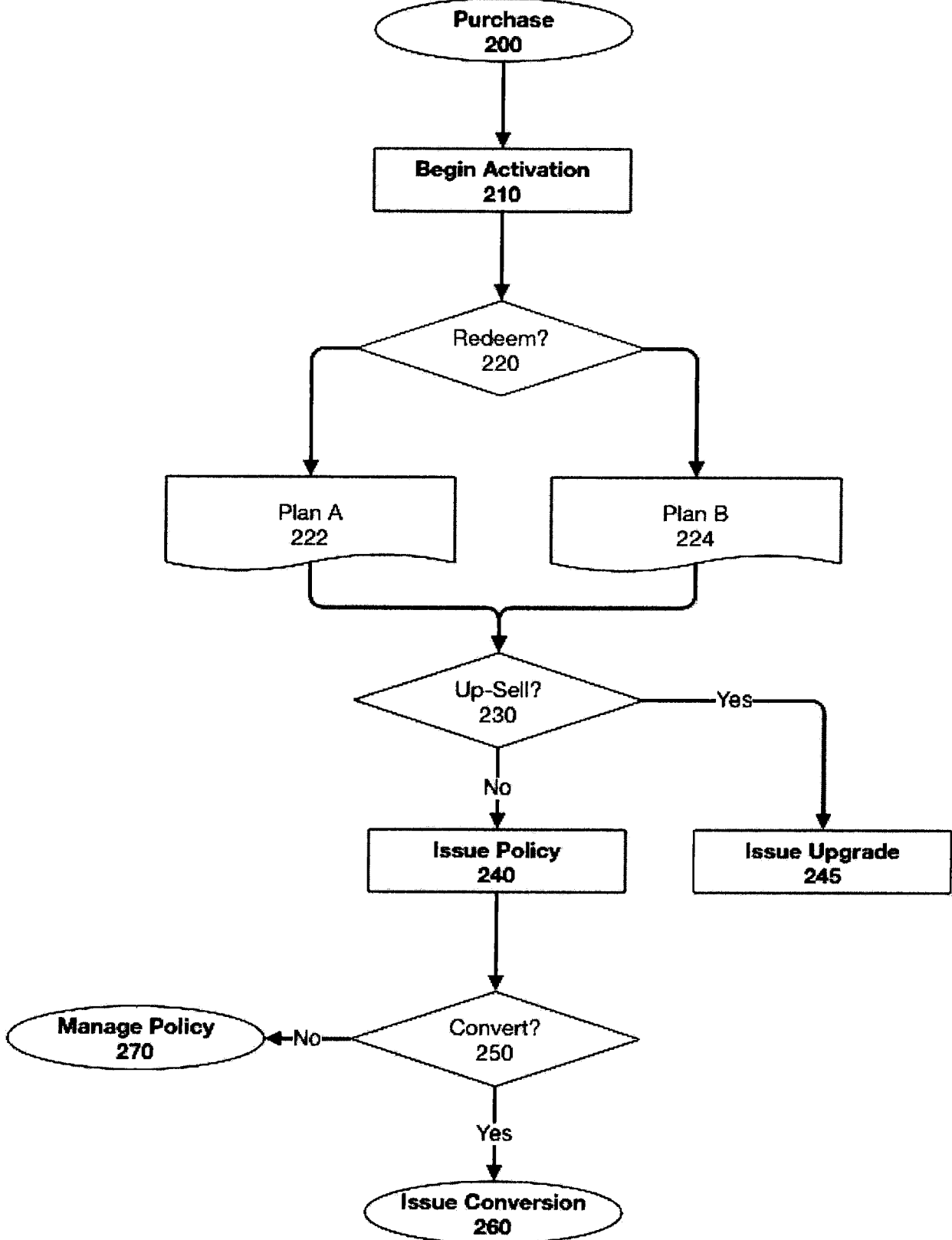


FIGURE 3

Day 1 System Diagram

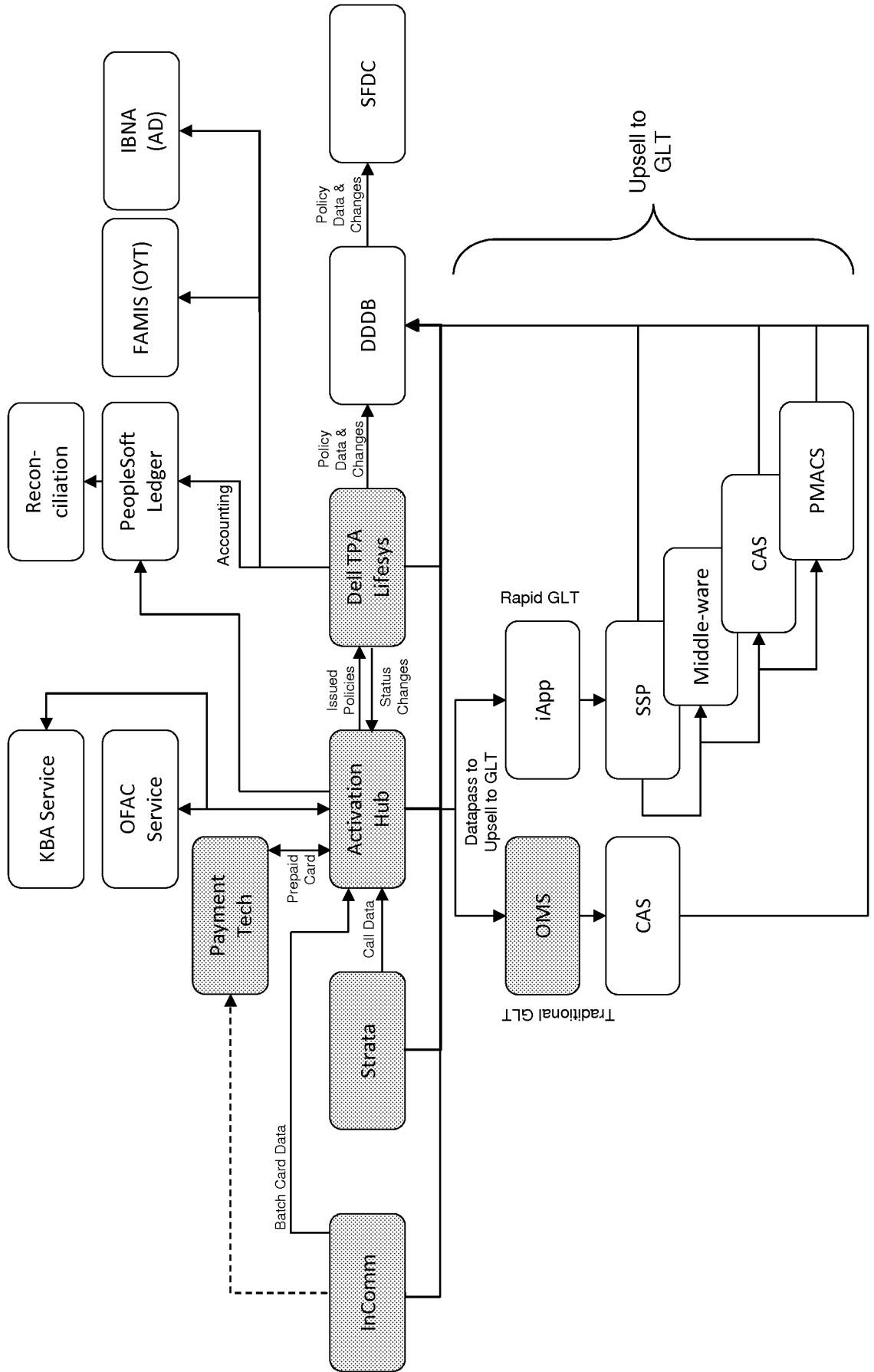


FIGURE 4

Building the Journey: Mapping the Customer Path

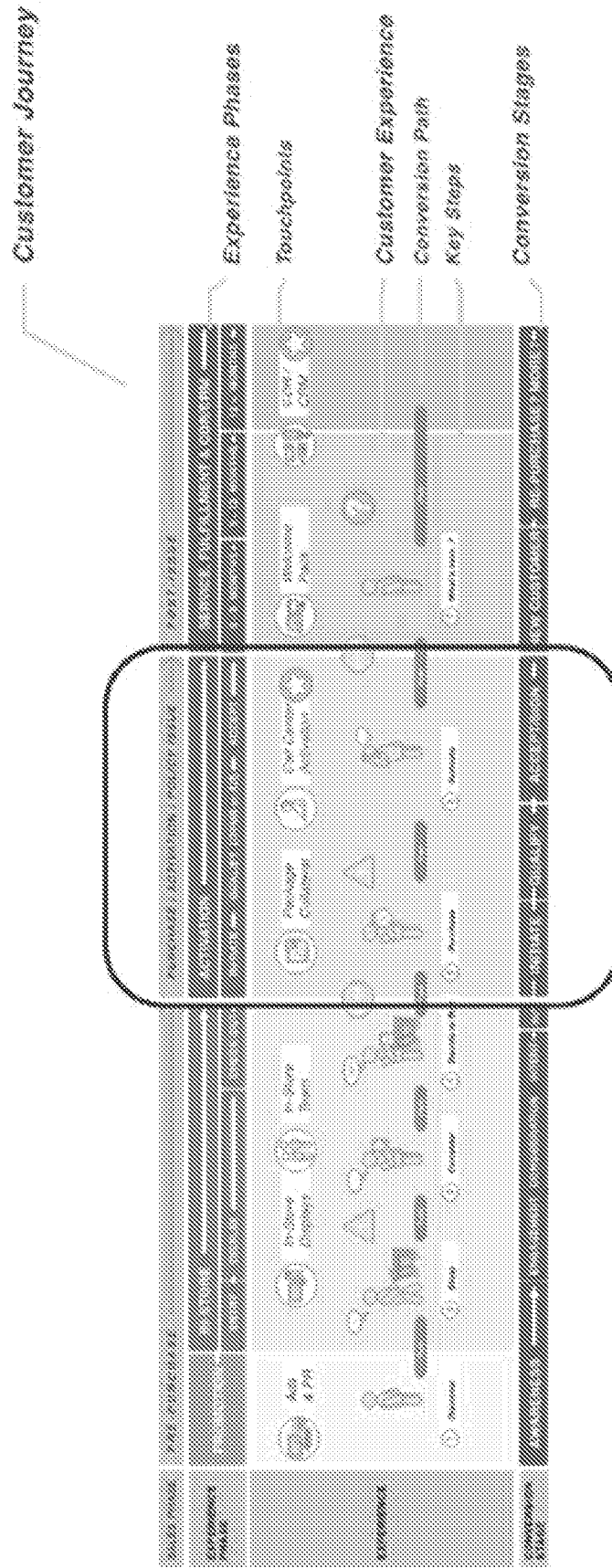


FIGURE 5

Activation Hub Wireframe

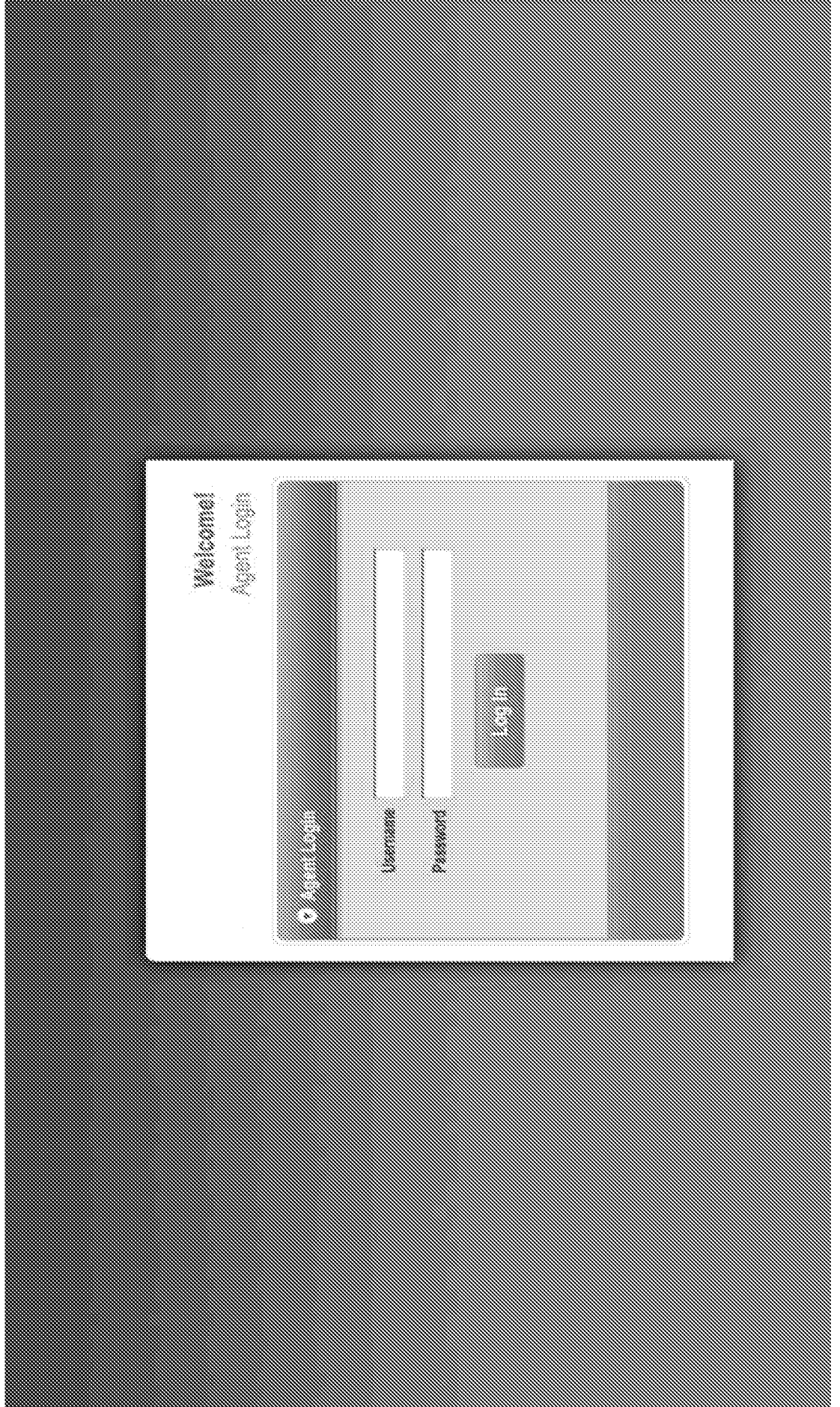


FIGURE 6

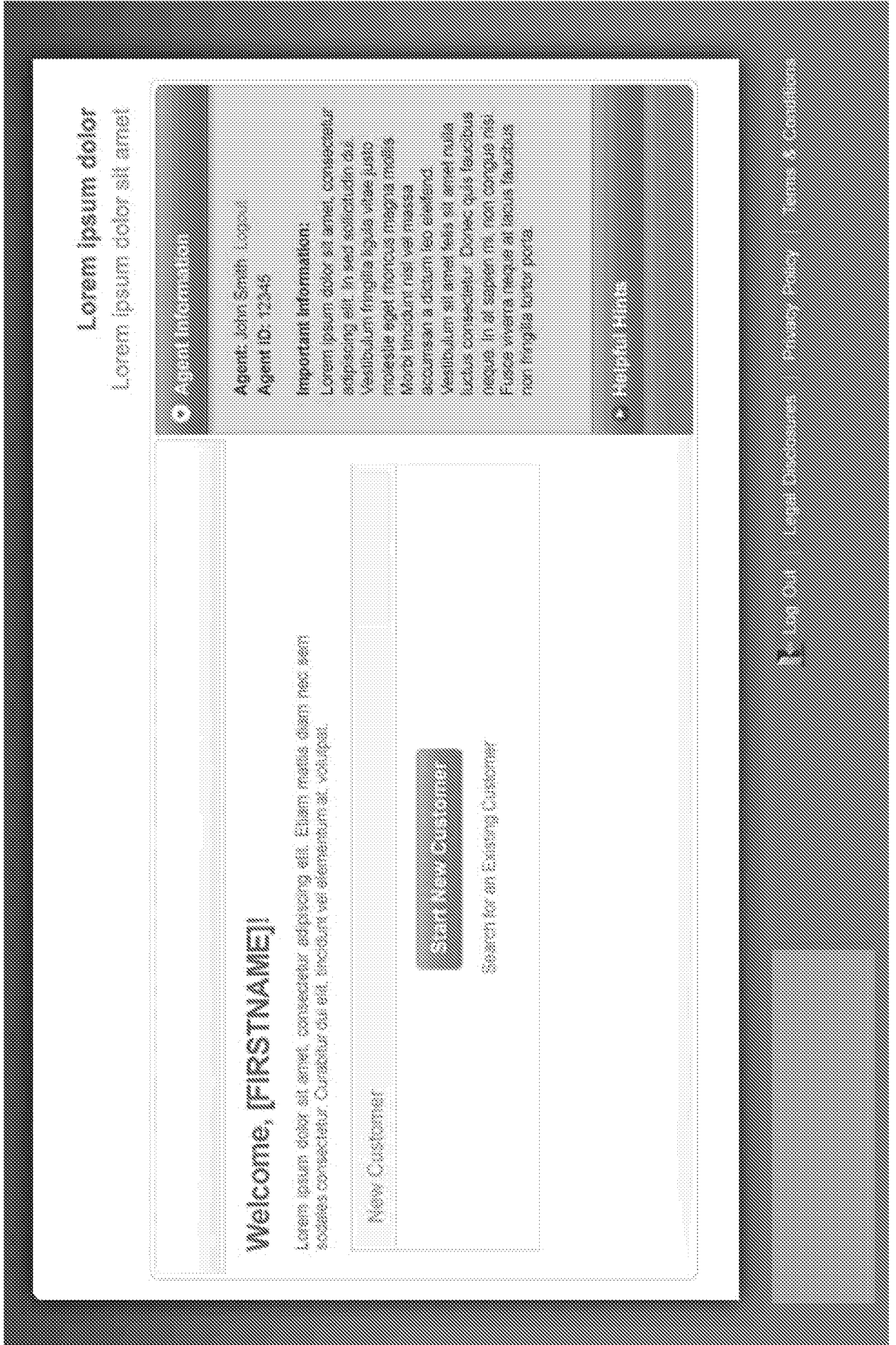


FIGURE 7

Lorem ipsum dolor
Lorem ipsum dolor sit amet

Agent Information

Agent: John Smith
Agent ID: 12345
Important information:
Lorem ipsum dolor sit amet, consectetur
aspiciam est. In sed sollicitudin. Duis
vestibulum fringilla ligula vitae. Nisi
morbi eget necque magna. Nisi
accumsan a dictum. Sed
vestibulum sit amet. Nisi
tortor. Donec, donec
fames viverra. Nisi
nisi fringilla tortor.

Welcome, [FIRSTNAME]!

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam nulla diam nec sem
eodales consectetur. Curabitur duis elit, fringilla vel elementum et, volutpat.

Existing Customer Search

First Name	Phone Number	Last Name	Status
<input type="text" value="Lorem"/>	<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value="- Select -"/>
Customer ID	SSN	Product	Policy Number
<input type="text" value=""/>	<input type="text" value=""/>	<input type="text" value="- Select -"/>	<input type="text" value=""/>
Card ID	Date of Birth		MM DD YYYY
<input type="text" value=""/>	<input type="text" value=""/>		<input type="text" value="MM"/> <input type="text" value="DD"/> <input type="text" value="YYYY"/>

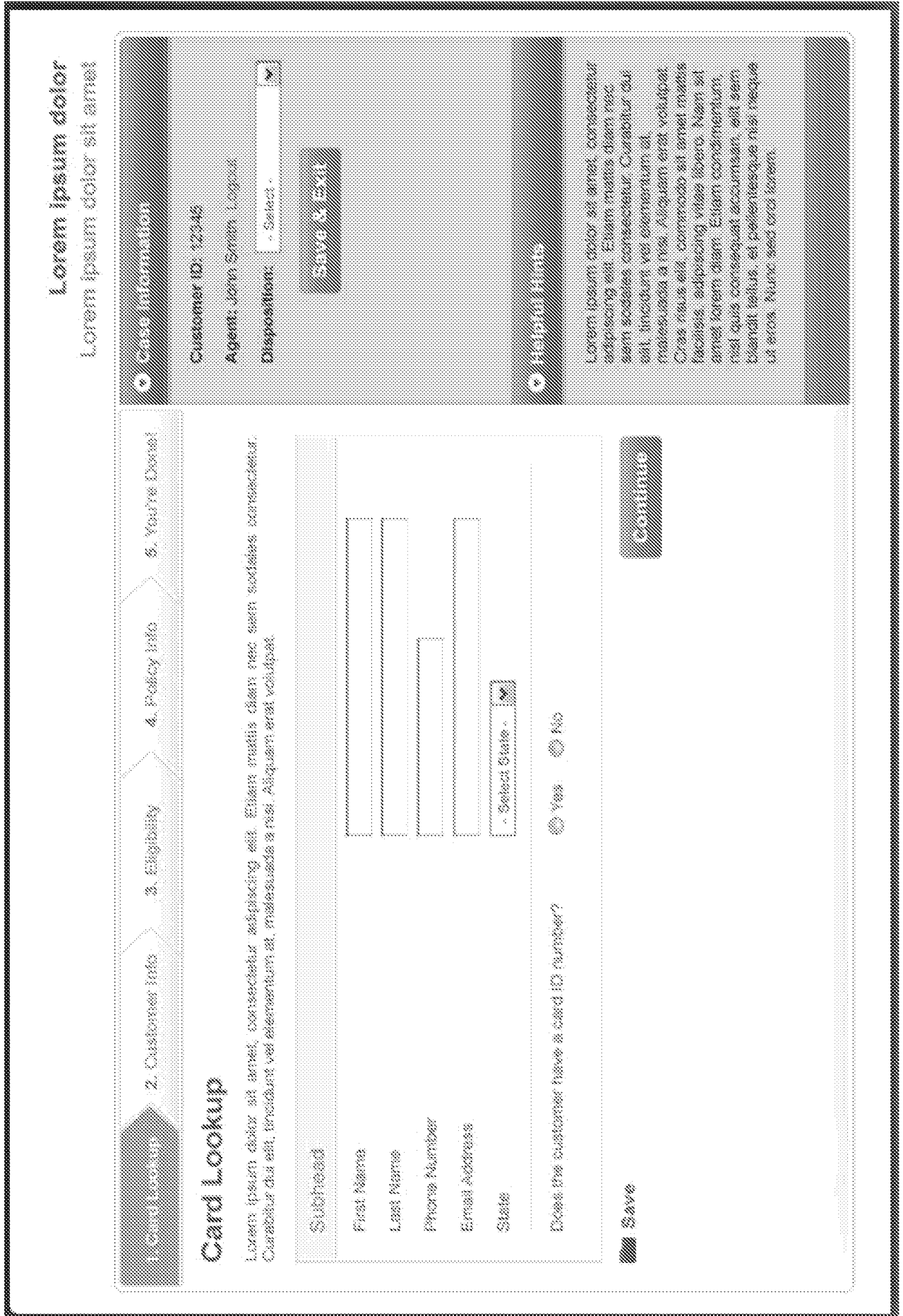
Search

Search Results

ID	Name	Phone #	Product	Policy #	Status	Action
12345	Lorem Doe	(123) 456-7890	1 NR AD	984537201	Active	
12346	Lorem Smith	(213) 456-0987	1 NR TL	984535342	Open	View/Open
12347	Lorem Johnson	(021) 654-7890	1 NR AD	984535363	Open	View/Open
12348	Lorem Phlips	(141) 232-3454	1 NR AD	984535321	Pending	
12349	Lorem Robertson	(312) 534-8457	1 NR TL	984537396	Issued	

Displaying 1 - 5 of 8

FIGURE 8



Lorem ipsum dolor
 Lorem ipsum dolor sit amet

Case Information

Customer ID: 12345

Agent: John Smith Logout

Disposition: - Select -

Save & Exit

Helpful Hints

Lorem ipsum dolor sit amet, consectetur
 adipiscing elit. Etiam mattis diam nec
 sem sodales consectetur. Curabitur du
 est, interdum vel elementum et
 malesuada a ris. Aliquam erat volutpat.
 Cras risus elit, commodo sit amet metis
 facilisis, adipiscing vitae libero. Nam sit
 amet lorem diam. Etiam congnentum,
 met quis consequat accumsan, est sem
 blandit tellus, et pellentesque nisi neque
 ut eros. Nunc sed orci lorem.

1. Card Lookup

2. Customer Info

3. Eligibility

4. Policy Info

5. You're Done!

Card Lookup

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur.
 Curabitur du est, interdum vel elementum et, malesuada a nisi. Aliquam erat volutpat.

Subhead

First Name

Last Name

Phone Number

Email Address

State

- Select State -

Does the customer have a card ID number?

Yes No

Save

Continue

FIGURE 9

Lorem ipsum dolor
Lorem ipsum dolor sit amet

1. Card Lookup > 2. Customer Info > 3. Eligibility > 4. Policy Info > 5. You're Done!

Card Lookup

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui elit, tincidunt vel elementum at, malesuada a nisi. Aliquam erat volutpat.

Subhead

First Name

Last Name

Phone Number

Email Address

State

Please inform the customer that their state of residence is not supported at this time, they can either hold onto their card for future use, or click here to unlock their card's funds.

Does the customer have a card ID number? Yes No

Save

Case Information

Customer ID: 12345

Agent: John Smith Logout

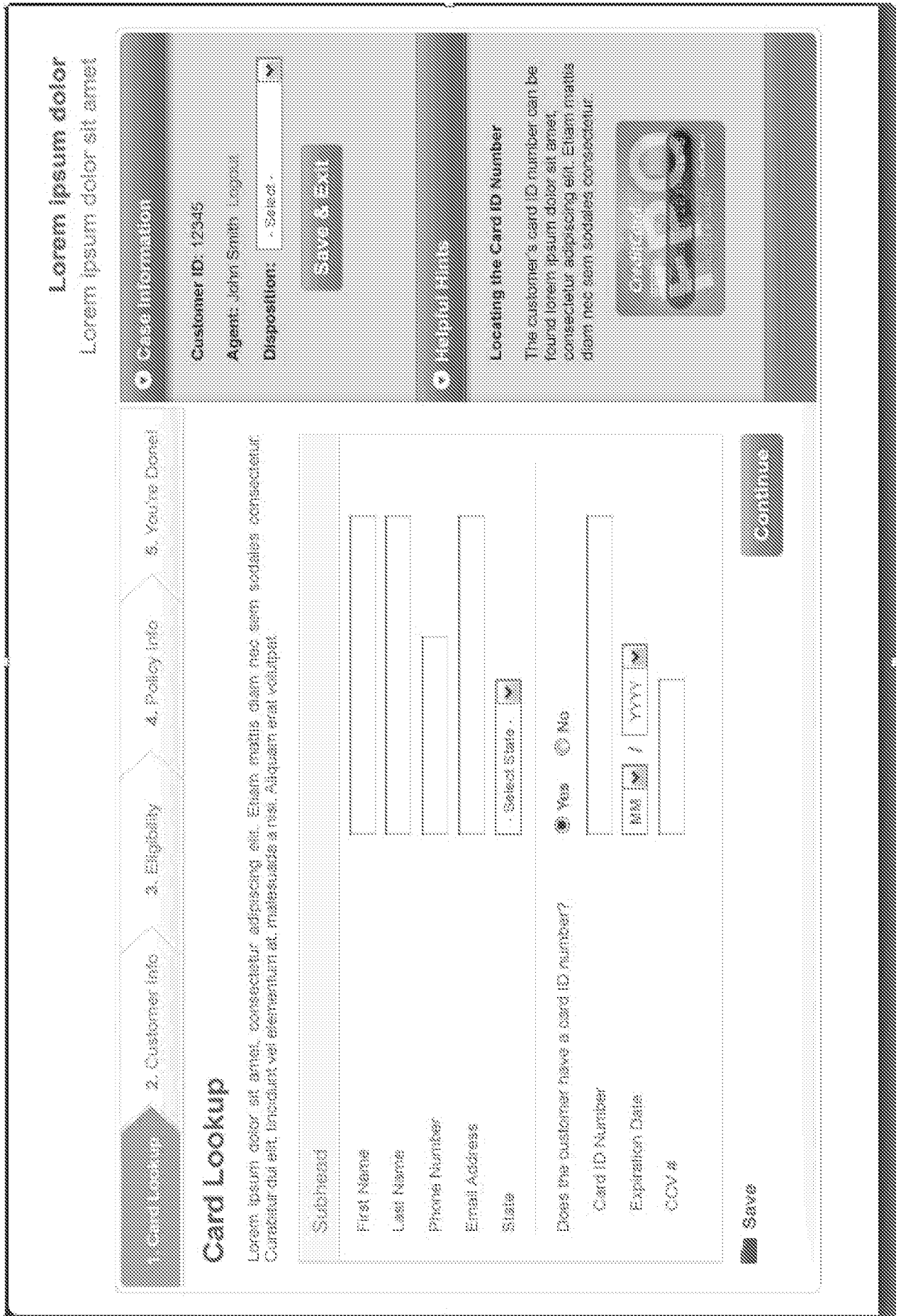
Disposition:

Save & Exit

Hospital Hints

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui elit, tincidunt vel elementum at, malesuada a nisi. Aliquam erat volutpat. Cras risus elit, commodo sit amet mattis facilisis, adipiscing vitae libero. Nam sit amet lorem diam. Etiam condimentum, nisl quis consequat accumsan, elit sem blandit tellus, et pellentesque nisi neque ut eros. Nunc sed orci lorem.

FIGURE 10



Lorem ipsum dolor
 Lorem ipsum dolor sit amet

Case Information

Customer ID: 12345

Agent: John Smith Logout

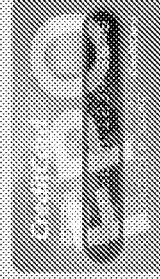
Disposition: - Select -

Save & Exit

Hospital/Hints

Locating the Card ID Number

The customer's card ID number can be found
 Lorem ipsum dolor sit amet, consectetur
 adipiscing elit. Etiam in mattis diam nec
 sem sodales consectetur.



5. You're Done!

4. Policy Info

3. Eligibility

2. Customer Info

1. Card Lookup

Card Lookup

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam in mattis diam nec sem sodales
 consectetur. Curabitur dui elit, faucibus vel elementum et, malesuada a nisi. Aliquam erat volutpat.

Subheader

First Name

Last Name

Phone Number

Email Address

State

- Select State -

Does the customer have a card ID number?

Yes No

Card ID Number

Expiration Date

CCV #

MM / YY

Save

Continue

FIGURE 13

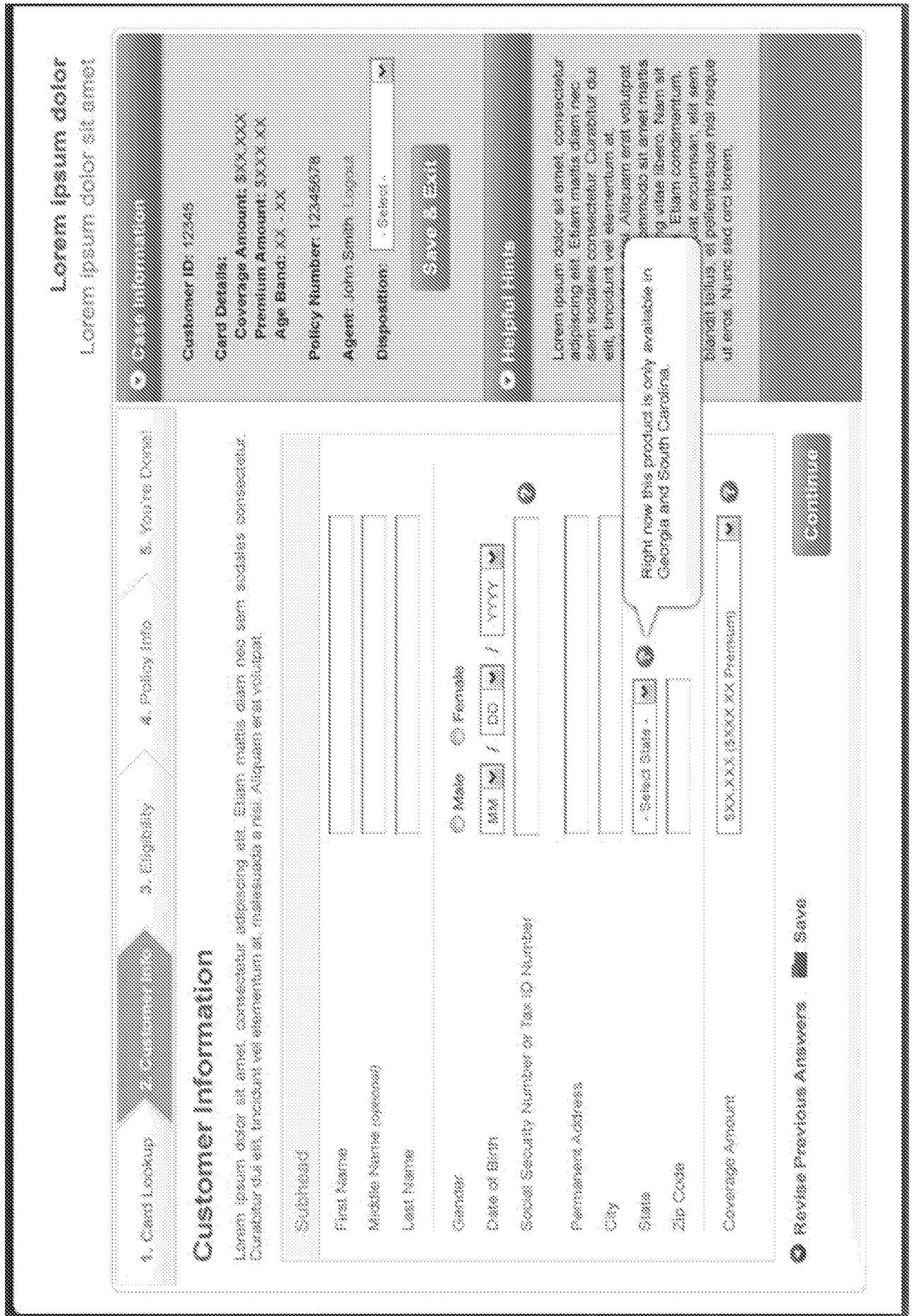


FIGURE 14

1. Card Lockup 2. Customer Info 3. Eligibility 4. Policy Info 5. You're Done!

Customer Information

Placeholder text: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui est, tristique vel eleme...

Subheader

Form fields: First Name, Middle Name (optional), Last Name, Gender (Male/Female), Date of Birth (MM/DD/YYYY), Social Security Number or Tax ID Number, Permanent Address, City, State (dropdown), Zip Code, Coverage Amount (dropdown).

Buttons: Save, Save & Exit, Continue, Review Previous Answers, Save

Case Information

Customer ID: 12345
 Card Details:
 Coverage Amount: \$XX,XXX
 Premium Amount: \$XX.XX
 Age Band: XX - XX
 Policy Number: 12345678
 Agent: John Smith Logout
 Disposition: Select

Helpful Hints

Placeholder text: Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui est, tristique vel eleme...

Alert: The customer was assigned a virtual card number since they did not purchase one in the store. Coverage amount is required to provide a quote.

FIGURE 17

1. Card Lookup 2. Customer Info 3. Eligibility 4. Policy Info 5. Yes/No Done?

Customer Information

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam nulla diam nec sem sodales consectetur. Curabitur sit amet, tristique vel imperdiet ac, malesuada a nisi. Aliquam erat volutpat.

There was a problem with the customer's identity verification. This application cannot continue at this time. Click here to unlock their card's funds.

Customer Information

Customer ID: 12345

Card Details:
 Coverage Amount: XXX,XXX
 Premium Amount: XXX,XX
 Age Band: XX - XX

Policy Number: 12345678
 Agent: John Smith, Lippert
 Disposition:

Account Alerts

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam nulla diam nec sem sodales consectetur. Curabitur sit amet, tristique vel imperdiet ac, malesuada a nisi. Aliquam erat volutpat.

Curabitur sit amet, tristique vel imperdiet ac, malesuada a nisi. Aliquam erat volutpat. Etiam nulla diam nec sem sodales consectetur. Curabitur sit amet, tristique vel imperdiet ac, malesuada a nisi. Aliquam erat volutpat.

Additional Verification Information

Previous Residence
 Previous Street Address
 Previous City
 Previous State
 Previous Zip Code

Additional Identification
 Driver's License Number

FIGURE 18

1. Coverage Information

1. Coverage Information | 2. Card Lookup | 3. Eligibility | 4. Policy Info | 5. Your's Detail

Eligibility

Lower premium under all active, comprehensive policies with either credits chart from your medical questionnaire. Coverage that will include and administer as follows. Minimum age 18.

Eligibility Questions

Are you currently in the United States? Yes No

Are you a U.S. citizen or do you have a permanent residency status that allows you to legally return to the U.S.? Yes No

In the past 10 years, have you been convicted of an felony? Yes No

Underwriting

In the past 5 months, are you self-insured for medical treatment (other than prosthetic) in a hospital or other medical facility that will require an overnight stay, or are you scheduled to receive chemotherapy or radiation?

In the past 3 months, have you received hospice care, or had more than a total of 15 days from work or if you do not work, were you not able to do your customary responsibilities as daily activities due to a diagnosis of a medical condition other than cancer?

In the past 3 months, have you received an overnight stay in a hospital or a rehabilitation, nursing, or extended care facility that was due to a diagnosis of a medical condition other than cancer?

In the past 10 years, have you been diagnosed with congestive heart failure, liver cirrhosis, an stroke that requires kidney dialysis or heart transplant or a terminal illness with a life expectancy of 2 years or less?

In the past 10 years, have you been diagnosed or treated by a physician or other health care provider for AIDS (Acquired Immune Deficiency Syndrome) or HIV (AIDS human immunodeficiency Virus)?

In the past 10 years, have you been treated or given medical advice by a physician or other health care provider for alcohol or drug abuse or have you been convicted or charged with the manufacture or control of drugs?

In the past 10 years, have you been treated or given medical advice by a physician or other health care provider for illegal drug use?

Review Previous Answers

2. Card Information

Customer ID: 12345
 Coverage Amount: \$10,000
 Premium Amount: \$100.00
 Age Rated: N/A - NY
 Policy Number: 123456789
 Agent: John Smith, Agent
 Designation: Agent

3. Hospital Status

Lower premium under all active, comprehensive policies with either credits chart from your medical questionnaire. Coverage that will include and administer as follows. Minimum age 18.

Eligibility Questions

Are you currently in the United States? Yes No

Are you a U.S. citizen or do you have a permanent residency status that allows you to legally return to the U.S.? Yes No

In the past 10 years, have you been convicted of an felony? Yes No

Underwriting

In the past 5 months, are you self-insured for medical treatment (other than prosthetic) in a hospital or other medical facility that will require an overnight stay, or are you scheduled to receive chemotherapy or radiation?

In the past 3 months, have you received hospice care, or had more than a total of 15 days from work or if you do not work, were you not able to do your customary responsibilities as daily activities due to a diagnosis of a medical condition other than cancer?

In the past 3 months, have you received an overnight stay in a hospital or a rehabilitation, nursing, or extended care facility that was due to a diagnosis of a medical condition other than cancer?

In the past 10 years, have you been diagnosed with congestive heart failure, liver cirrhosis, an stroke that requires kidney dialysis or heart transplant or a terminal illness with a life expectancy of 2 years or less?

In the past 10 years, have you been diagnosed or treated by a physician or other health care provider for AIDS (Acquired Immune Deficiency Syndrome) or HIV (AIDS human immunodeficiency Virus)?

In the past 10 years, have you been treated or given medical advice by a physician or other health care provider for alcohol or drug abuse or have you been convicted or charged with the manufacture or control of drugs?

In the past 10 years, have you been treated or given medical advice by a physician or other health care provider for illegal drug use?

FIGURE 19

1. Client Location 2. Customer Info 3. Policy Info 4. Service Details

Eligibility

Learn more about our award-winning products, compare rates, and get quotes from local agents. You can also contact us directly for more information.

Are you currently in the United States? Yes No

Please indicate the application to which you are applying for this contract. Yes No

Are you at least 18 years old at the time you have a policy? Yes No

Customer is eligible to apply for this product at this time based on the information provided. Yes No

It is now time to apply for this product at this time based on the information provided. Yes No

Underwriting

It is now time to answer the questions below. Please provide accurate information. If you are not sure, please contact your agent for more information.

Are you currently in the United States? Yes No

Please indicate the application to which you are applying for this contract. Yes No

Are you at least 18 years old at the time you have a policy? Yes No

Customer is eligible to apply for this product at this time based on the information provided. Yes No

It is now time to apply for this product at this time based on the information provided. Yes No

Review & Confirm

Review your information and confirm your selections. If you need to make changes, click on the "Back" button. If you are ready to confirm, click on the "Confirm" button.

Customer Name: [Name] | Address: [Address] | City: [City] | State: [State] | Zip: [Zip]

Policy Number: [Policy Number] | Contract Number: [Contract Number]

Product: [Product] | Term: [Term] | Rate: [Rate]

Next Steps: [Next Steps]

FIGURE 20

Lorem ipsum dolor
 Lorem ipsum dolor sit amet

1. Card Lookup

2. Customer Info

3. Eligibility

4. Policy Info

5. You're Done!

Policy Details

Additional Payment

Beneficiaries

Agreements

Voice Signature

Policy Information

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec, sem sodales consectetur. Curabitur dui est, trucidant vel elementum et, malesuada a nisi. Aliquam erat volutpat.

1-Year Non-Renewable Term Life

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc eu quam id lectus luctus elitum et sit urna. Nam congue mauris eu ligula malesuada commodo. Integer vulputate lectus lacus. Proin tristique sapien eget purus hendrerit suscipit. Quisque dapibus trucidant risus, vel nuncum eros auctor sit amet.

Coverage Amount: \$XX,XXX (+ \$XXX.XX Premium)

▼

Current Coverage: \$XX,XXX

Cost: \$XXX.XX / year

Age Band: XX - XX

Revise Previous Answers

Save

▼ Class Information

Customer ID: 12345

Card Details:
 Coverage Amount: \$XX,XXX
 Premium Amount: \$XXX.XX
 Age Band: XX - XX
 Policy Number: 12345678
 Agent: John Smith, Cognate

Disposition: - Select - ▼

Save & Exit

▼ Helpful Hints

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec, sem sodales consectetur. Curabitur dui est, trucidant vel elementum et, malesuada a nisi. Aliquam erat volutpat. Cras nunc est, commodo sit amet mattis feulstis, adipiscing vitae libero. Nam sit amet lorem diam. Etiam condimentum, nisi quis consequat aburnsen, elit sem blandit velus, et pehentisque nisi neque ut eros. Nunc sed orci lorem.

FIGURE 21

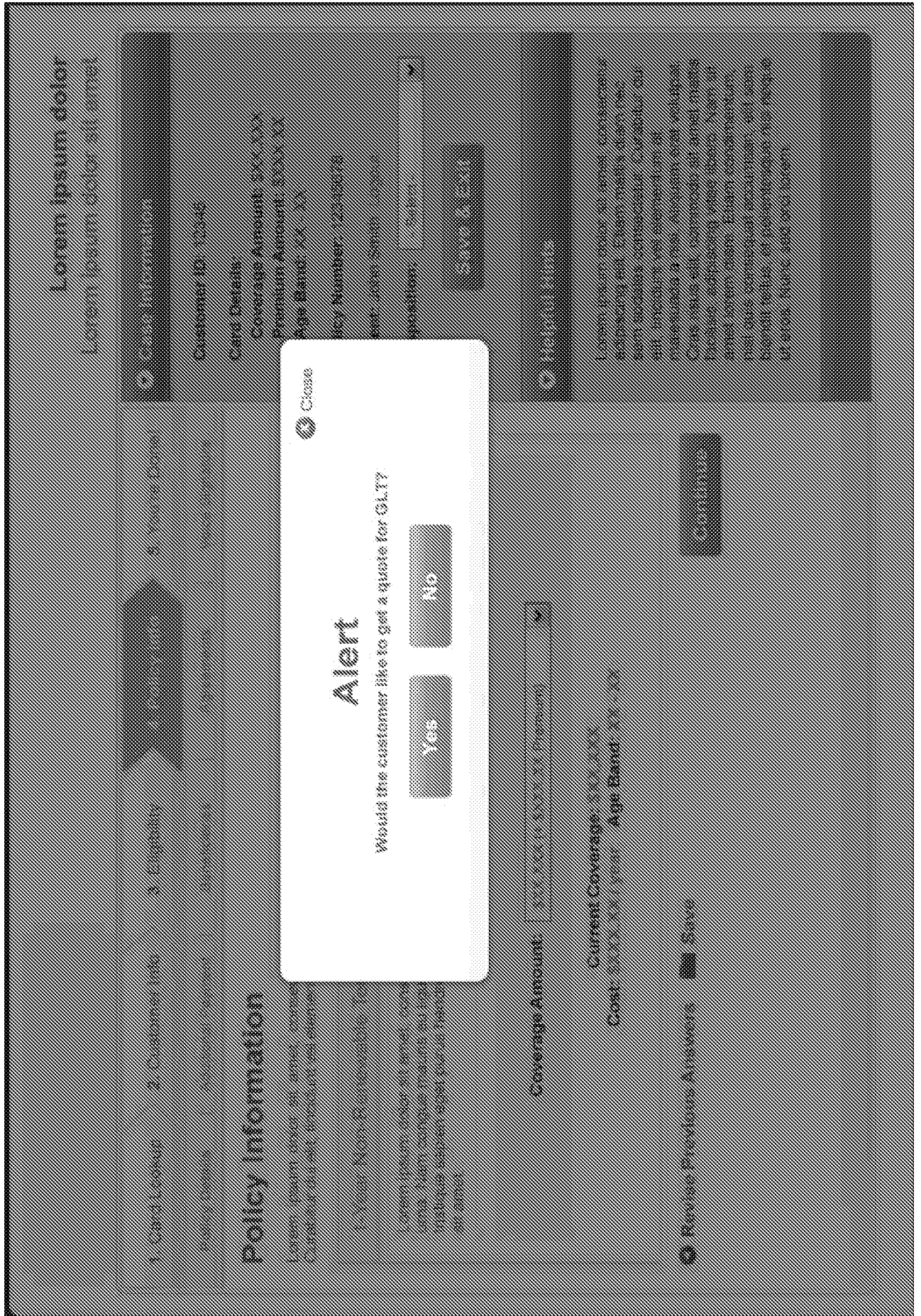


FIGURE 22

1. Card Lookup > **2. Customer Info** > **3. Eligibility** > **4. Policy Info** > **5. Yourre Done!**

Policy Details | Additional Payment | Beneficiary | Agreement | Your Signature

Policy Information

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui est, tincidunt vel elementum at, malesuada a nisi. Aliquam erat volutpat.

1-Year Non-Renewable Accidental Death

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nunc eu quam ut lectus tectus dictum a at urna. Nam congue mauris eu ligula malesuada commodo. Integer vulputate lectus lacinia. Proin tristique sapien eget perus hendrerit suscipit. Quisque dapibus tincidunt nunc, vel nunc eros auctor sit amet.

Coverage Amount: \$XX,XXX

Cost: \$XXX.XX / year Age Band: XX . XX

Review Previous Answers **Save**

6. Cross Information

Customer ID: 12345

Card Details:
 Coverage Amount: \$XX,XXX
 Premium Amount: \$XX.XX
 Age Band: XX . XX

Policy Number: 12345678

Agent: John Smith Logout

Disposition:

Save & Exit

Helpful hints

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui est, tincidunt vel elementum at, malesuada a nisi. Aliquam erat volutpat. Cras risus est, commodo at amet mattis facilisis, adipiscing vitae libero. Nam sit amet lorem diam. Etiam condimentum, nisi quis consequat accumsan, elit sem blandit felis, et pellentesque nisi neque ut eros. Nunc sed orci lorem.

Continue

FIGURE 23

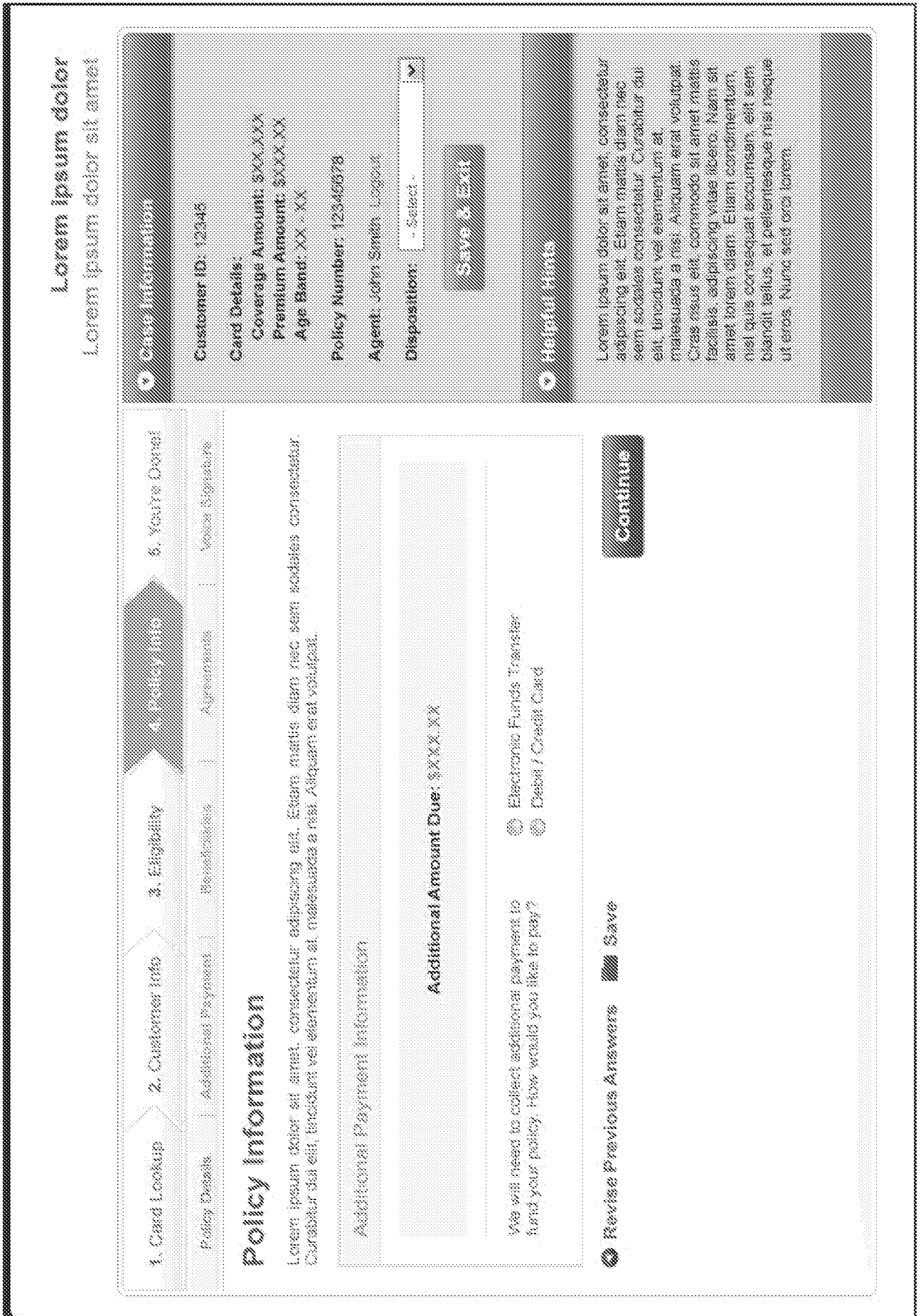


FIGURE 24

1. Card Lookup 2. Customer Info 3. Eligibility 4. Policy Info 5. You're Done!

Policy Details Additional Payment Beneficiary Agreement Your Signature

Policy Information

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur du sit, tristique vel elementum et, massa a ne. Aliquam erat volutpat.

Additional Payment Information

Additional Amount Due: \$XXX.XX

We will need to collect additional payments to fund your policy. How would you like to pay?

Electronic Funds Transfer
 Debt / Credit Card

Electronic Funds Transfer Information

Name(s) on Bank Account / Account Holder

Name of Financial Institution

Bank Account Type

Bank Routing Number

Bank Account Number

[Revise Previous Answers](#)

Case Information

Customer ID: 12345
 Card Details:
 Coverage Amount: \$XX,XXX
 Premium Amount: \$XXX.XX
 Age Band: XX - XX
 Policy Number: 12345678
 Agent: John Smith | Logout
 Disposition: Select

Hospital Units

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur du sit, tristique vel elementum et, massa a ne. Aliquam erat volutpat. Cras natus est, commodo sit amet mattis facilisis, adipiscing vitae libero. Nam et amet lorem diam. Etiam condimentum, nisi quis consequat accumsan, est sem blandit tellus, et portentisque nisi. Nunc ut eros. Nunc sed orci lorem.

FIGURE 25

Lorem ipsum dolor
Lorem ipsum dolor elit amet

1. Card Lookup

2. Customer Info

3. Eligibility

4. Policy Info

5. Youra Donet

Policy Details

Additional Payment

Signatures

Agreements

Video Signature

Policy Information

Lorem ipsum dolor elit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui elit, tristique vel elementum et, molestuada a nisi. Aliquam erat volutpat.

Additional Payment Information

Additional Amount Due: \$XXX.XX

We will need to collect additional payment to fund your policy. How would you like to pay?

Electronic Funds Transfer
 Debit / Credit Card

Debit / Credit Card Information

Card Type - Select -

Card Number MM / YYYY

Expiration Date / YYYY

CCV# []

Name as it Appears on Card []

Revise Previous Answers
 Save

Case Information

Customer ID: 12345

Card Details:

- Coverage Amount: \$XX,XXX
- Premium Amount: \$XXX.XX
- Age Band: XX - XX
- Policy Number: 12345678
- Agent: John Smith (Agent)
- Disposition: - Select -

Save & Exit

Helpful hints

Lorem ipsum dolor elit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui elit, tristique vel elementum et, molestuada a nisi. Aliquam erat volutpat. Cras risus elit, conmodo sit amet mattis facilisis, adipiscing vitae libero. Nam sit amet lorem diam. Etiam condictum, nisi quis consequat accumsan, elit sem blandit tellus, et pellentesque nisi necque ut eros. Nunc sed arcu lorem.

FIGURE 26

Lorem ipsum dolor
Lorem ipsum dolor sit amet

1. Card Lookup **2. Customer Info** **3. Eligibility** **4. Payments** **5. New/Co. Cover?** **6. Your Co. Cover?**

Policy Details Assessed Payment Beneficiaries Payments New/Co. Cover? Your Signature

Policy Information

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem accumsan consectetur. Curabitur duis ante, tristique vel, interdum et, malesuada a, nisi. Aliquam erat volutpat.

Primary Beneficiary 1

First Name

Middle Name (optional)

Last Name

Relationship

Date of Birth / /

Permanent Address

City

State

Zip Code

Contingent Beneficiary 1

First Name

Middle Name (optional)

Last Name

Relationship

Date of Birth / /

Permanent Address

City

State

Zip Code

Add Another Primary Beneficiary

Add Another Contingent Beneficiary

Review Previous Answers **Save**

Card Information

Customer ID: 12345

Card Details

Coverage Amount: XXX,XXX

Premium Amount: XXXX,XX

Age Band: X, X, XX

Policy Number: 12345678

Agent: John Smith (agent)

Expiration: Select

Health Plan

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem accumsan consectetur. Curabitur duis ante, tristique vel, interdum et, malesuada a, nisi. Aliquam erat volutpat.

Cross plan with coverage sit amet mattis facilisis adipiscing vitae. Etiam mattis diam nec sem accumsan consectetur. Etiam consectetur, et sem blandit sed, et porttentoque nisi. Nunc sed, congue.

FIGURE 27

Lorem ipsum dolor
Lorem ipsum dolor sit amet

1. Card Lookup 2. Customer Info 3. Eligibility 4. Policy Info 5. You're Done!

Policy Details Additional Payment Beneficiaries Agreements Your Signature

6. You're Done!

Policy Information

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur duis
 Curabitur duis elit, tincidunt vel elementum at, malesuada & nisi. Aliquam erat volutpat.

Primary Beneficiary 1 Delete

First Name

Middle Name (optional)

Last Name

Relationship

Date of Birth / /

Permanent Address

City

State

Zip Code

Add Another Primary Beneficiary

Case Information

Customer ID: 12345

Card Details:
 Coverage Amount: \$XX,XXX
 Premium Amount: \$XXX.XX
 Age Band: XX - XX

Policy Number: 12345678

Agent: John Smith Logout

Disposition:

Save & Exit

Helpful Hints

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur duis
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 facilisis, adipiscing vitae libero. Nam sit amet lorem diam. Etiam condimentum, nisi quis consequat accumsan, elit sem
 blandit tellus, et pellentesque nisi, neque ut eros. Nunc sed orci lorem.

FIGURE 28

Lorem ipsum dolor
Lorem ipsum dolor sit amet

1. Card Lockup > **2. Customer Info** > **3. Eligibility** > **4. Policy Info** > **5. You're Done!**

Policy Details | Additional Treatment | Beneficiaries | Agreements | Your Signature

Policy Information

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui est, tristique vel elementum et, malesuada a nisi. Aliquam erat volutpat.

Notifications, Agreements & Disclosures

You must agree to this statement to continue.

LOREM IPSUM DOLOR SIT AMET, CONSECTETURS ADIPISCING ELIT. NAM A FELIS AC ELIT AUCTOR FEUGIAT.
(Nulla facilis)

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Nam a felis ac elit auctor feugiat. Aliquam fringilla urna a felis faucibus varius. Donec leo risus, gravida quis ultricies vel, auctor sed odio. Vestibulum vel nisi id nisi dictum ornare eget eleifend ante. Vestibulum inerat turpis id sapien sodales sodales. Etiam blandit ligula vel mauris congue et mattis ipsum viverra. Suspendisse potenti. Pellentesque habitant morbi tristique senectus et netus et malesuada fames ac turpis egestas. Aliquam sit nisi eu lectus adipiscing cursus. Moris odio arcu, fermentum in, adipiscing in, acculis nec enim. Phasellus justo dui, tristique a viverra sed, consequat ut felis. Duis auctor risus ac rut fringilla vitae malesuada metus elementum.

Nam cursus ultricies pretium.

Curabitur et erat et diam pellentesque hendrerit tristique vitae augue. Nulla facilis. Etiam congue dolor odio. Etiam ut feugiat lacus. Curisque tristique blandit libero non inaque. Fusce et nisi metus, ut commodo orci. La et quam vitae magna ullamcorper ultricies.

Do you agree with the statement above? Yes No

[Review Previous Answers](#) [Save](#) [Continue](#)

Case Information

Customer ID: 12345
 Coverage Amount: \$XX,XXX
 Premium Amount: \$XXX.XX
 Age Band: XX - XX
 Policy Number: 12345678
 Agent: John Smith [Logout](#)
 Disposition:

[SAVE & EXIT](#)

Helpful hints

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui est, tristique vel elementum et, malesuada a nisi. Aliquam erat volutpat. Cras habitus est, conmodo et amet mattis facilis, adipiscing vitae libero. Nam sit amet lorem diam. Etiam condimentum. Nisi quis consequat accumsan, uti beam blandit tellus, et pellentesque nisl neque ut eros. Nunc sed orci lorem.

FIGURE 29

Lorem ipsum dolor
Lorem ipsum dolor sit amet

1. Card Lookup **2. Customer Info** **3. Eligibility** **4. Policy Info** **5. You're Done!**

Policy Details Additional Payment Beneficiaries Agreements Voice Signature

Policy Information

Lorem ipsum dolor sit amet, consectetur adipiscing elit. Etiam mattis diam nec sem sodales consectetur. Curabitur dui elit, trucidunt vel elementum at, malesuada a nisi. Aliquam erat volutpat.

Voice Signature

Mr. / Ms. / Mrs. [LASTNAME], do you agree to voice sign your application?

Signed at City _____

Signed at State

[Revise Previous Answers](#) [Save](#)

Case Information

Customer ID: 12345

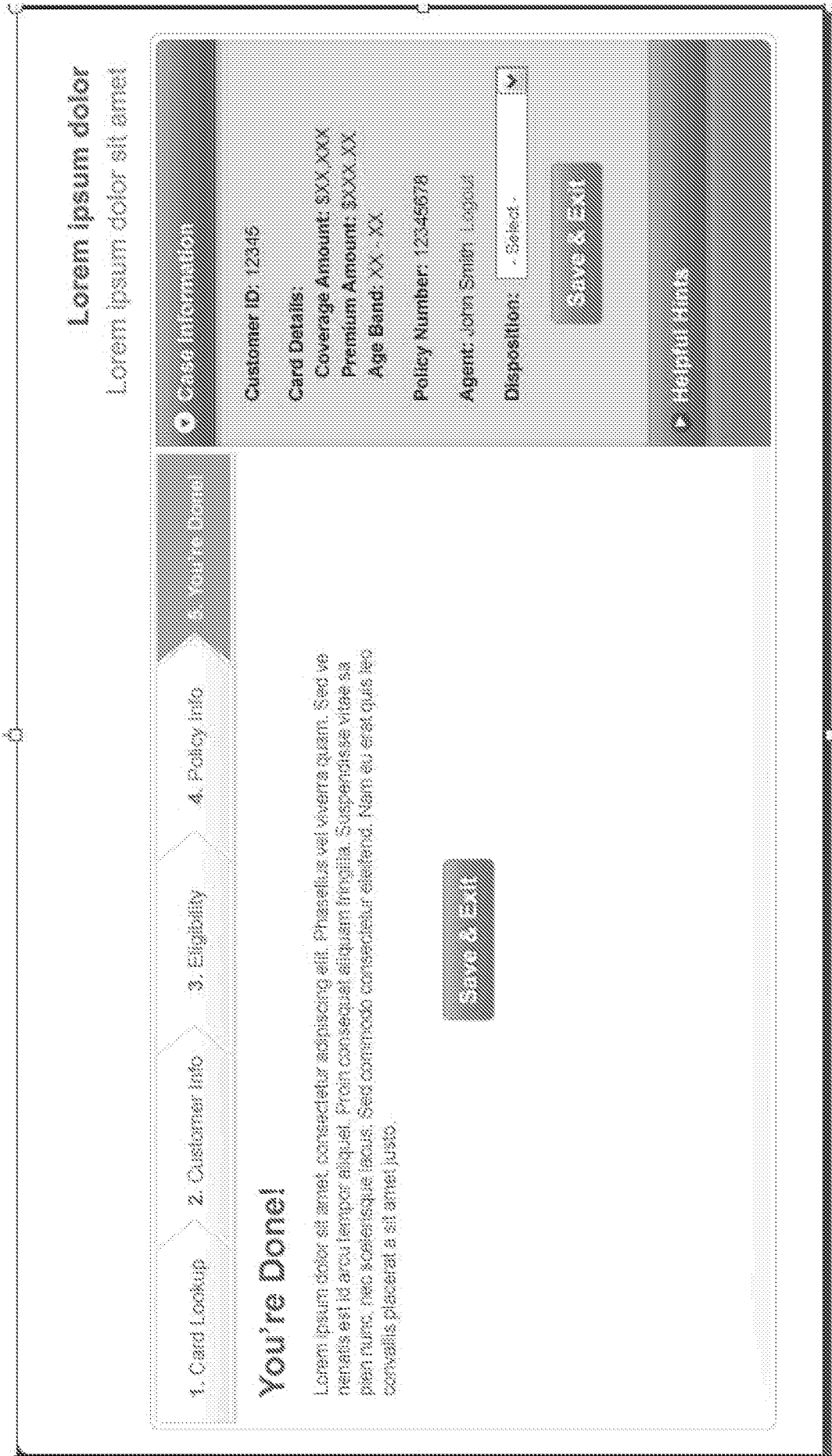
Card Details:
 Coverage Amount: \$XX,XXX
 Premium Amount: \$XXX.XX
 Age Band: XX.XX
 Policy Number: 12345678
 Agent: John Smith Logout
 Disposition:

[Save & Exit](#)

Helpful Hints

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FIGURE 30



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5. You're Done!

4. Policy Info

3. Eligibility

2. Customer Info

1. Card Lookup

You're Done!

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 nemis est id aro tempor aliquet. Proin consequat aliquam fringilla. Suspendisse vitae sa
 pian ruro, nec scelerisque lacus. Sed conmodo consectetur elefernd. Nam eu erat quis leo
 convallis, placerat a sit amet justo.

Save & Exit

Case Information

Customer ID: 12345

Card Details:

Coverage Amount: \$XX,XXX

Premium Amount: \$XXX.XX

Age Band: XX - XX

Policy Number: 12345678

Agent: John Smith Logout

Disposition: - Select -

Save & Exit

Helpful Hints

FIGURE 31

Lorem ipsum dolor
 Lorem ipsum dolor sit amet

Application View

First Name	Lorem
Middle Name	M
Last Name	Ipsum
Gender	Male
Date of Birth	MM/DD/YYYY
Permanent Address	1234 Main Street
City	Anytown
State	SC
Zip Code	12345
Phone Number	(123) 456-7890
Email Address	XXXXXXXXXXXX@XXXX.XXX
Product	1 NR TL
Coverage Amount	\$XX,XXXX
Annual Premium	\$XXX.XX

Case Information

Customer ID: 12345

Card Details:
 Coverage Amount: \$XX,XXX
 Premium Amount: \$XXX.XX
 Age Band: XX - XX

Policy Number: 12345678

Agent: John Smith
 Case Manager: Sally Smith Legend

Disposition:

Save & Exit

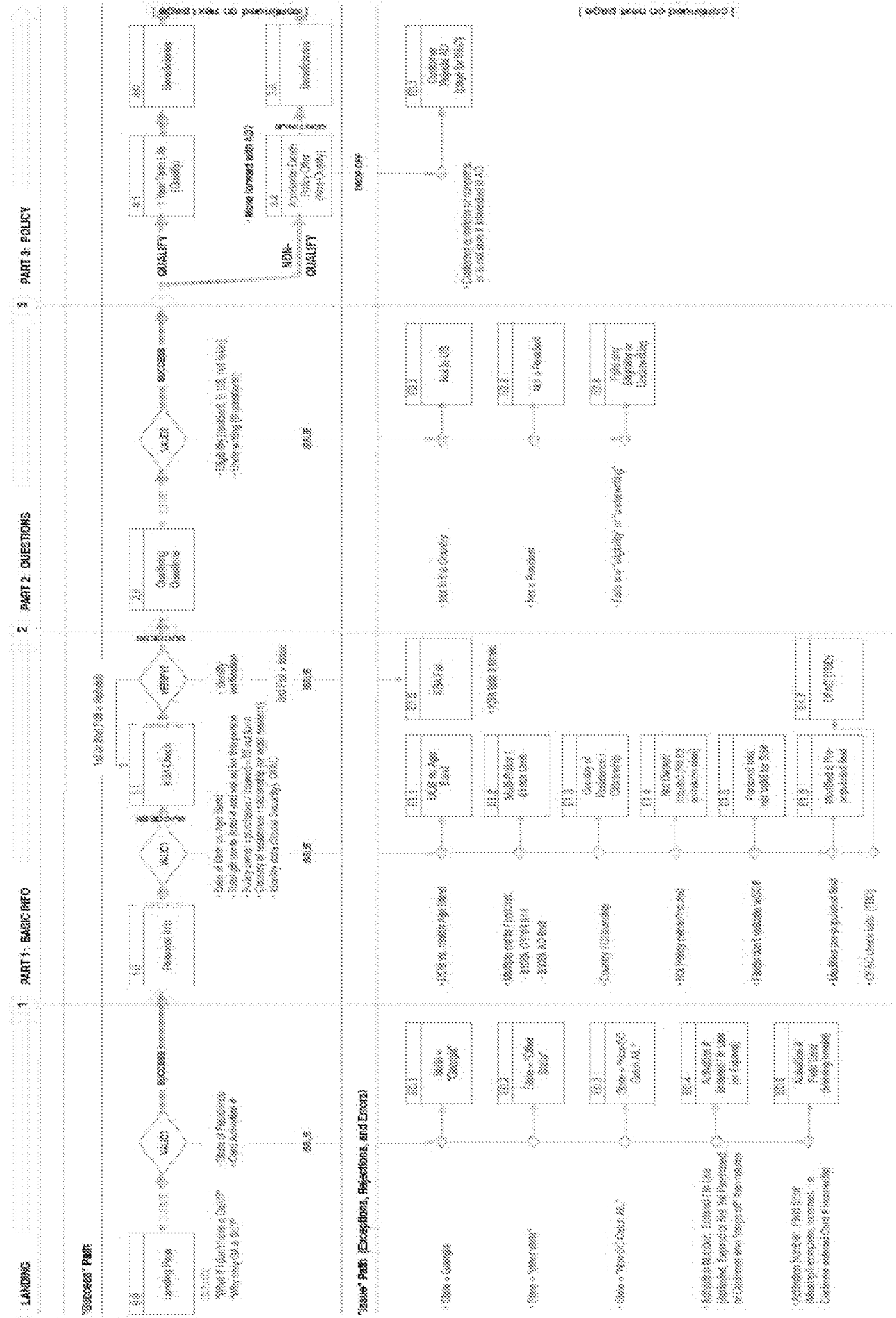
Unlock Card Funds

Initiate Check Refund

Regenerate PDF Forms

FIGURE 32A

Online Activation: User Flow



Online Activation: User Flow (continued)

FIGURE 32B

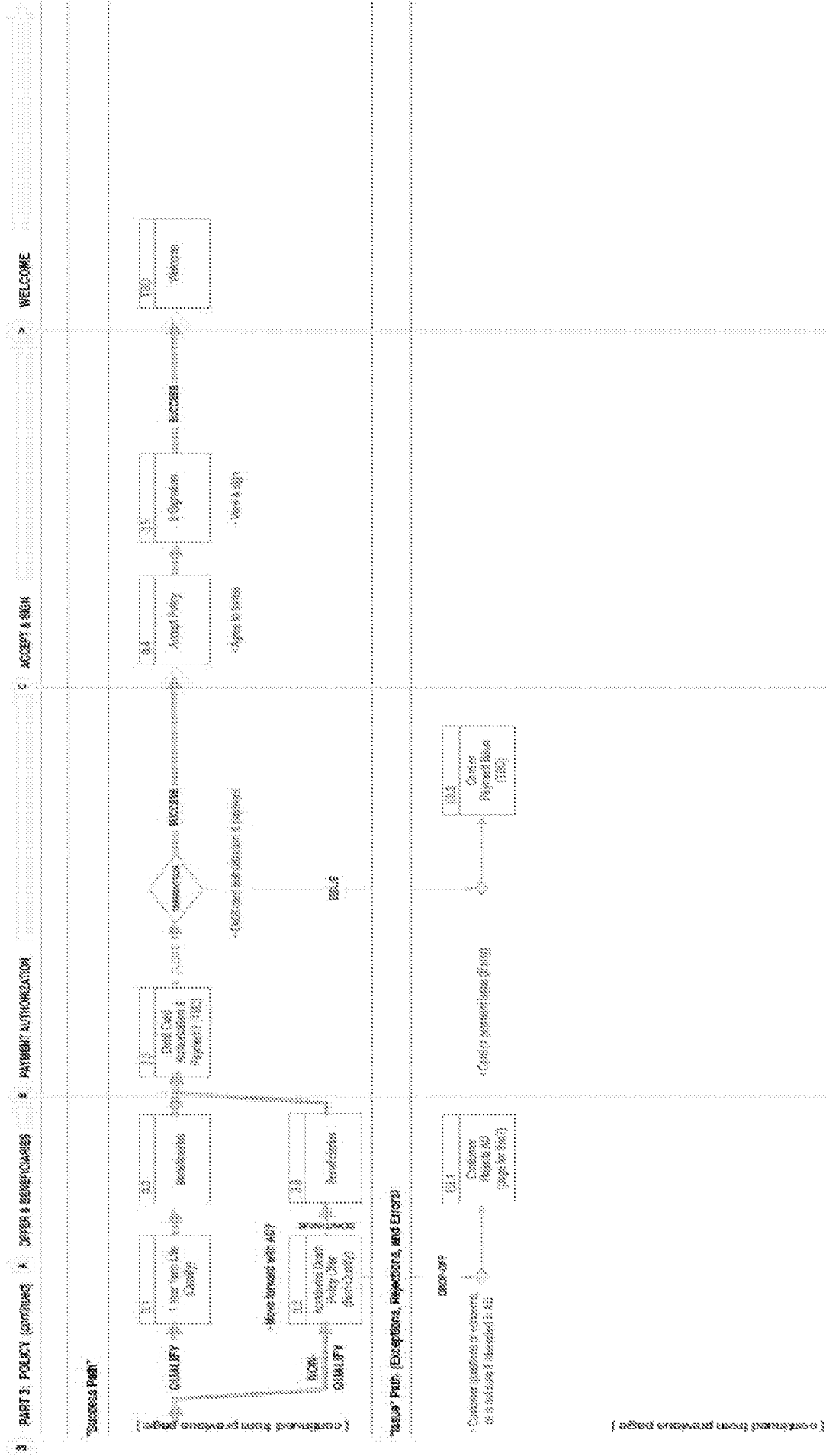

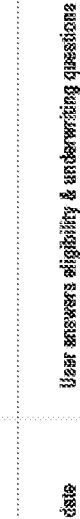
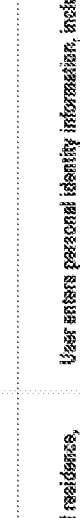
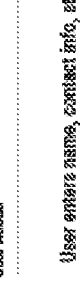
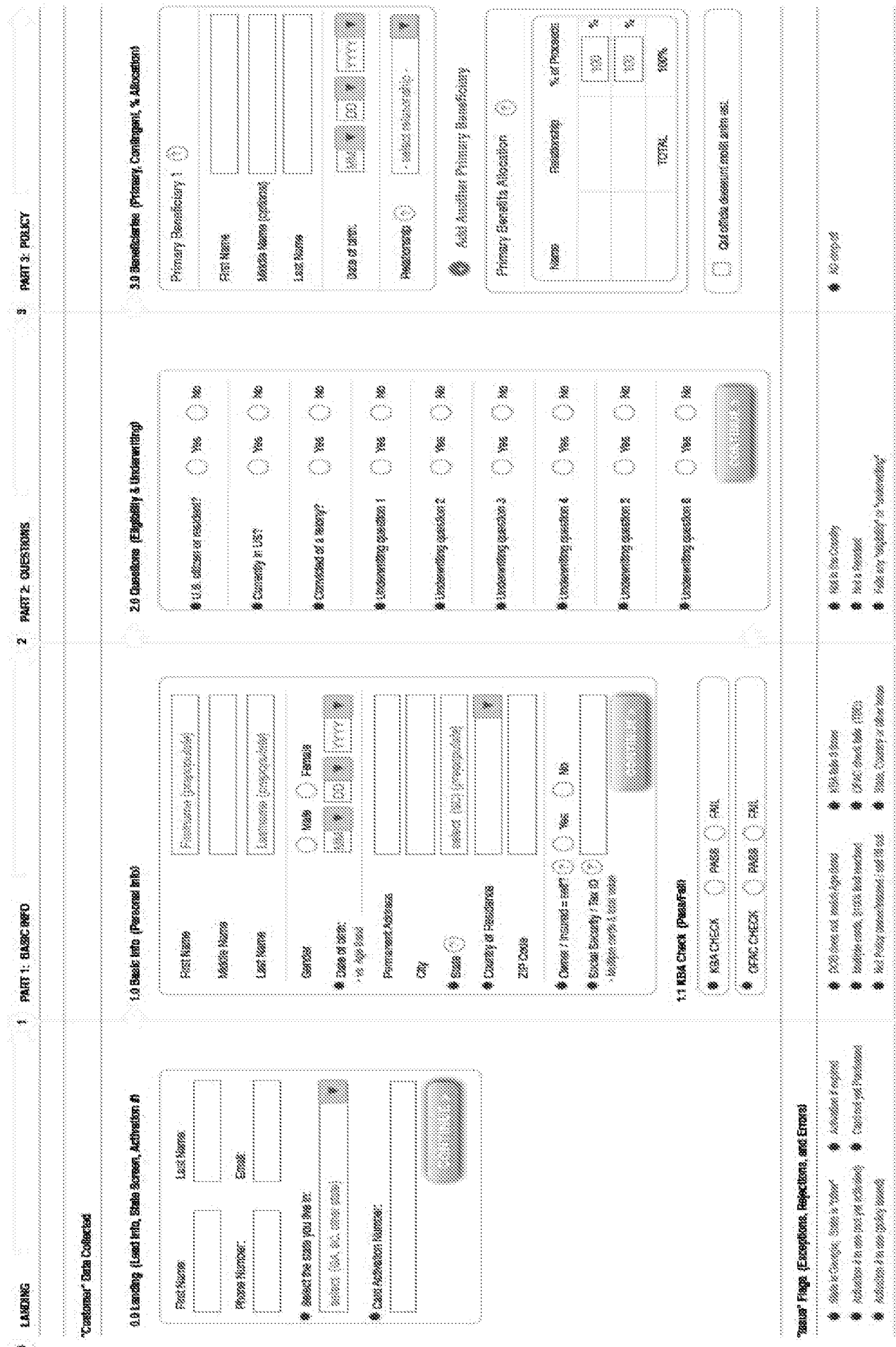


FIGURE 33A

0 LAUNCHING	1 PART 1: BASIC INFO	2 PART 2: QUESTIONS	3 PART 3: POLICY
<p>User Action</p> <p>User enters name, contact info, status of residence, and card activation number</p> <p>Users who do not live in an eligible state, or who do not have an activation card (or card number), can still fill out name & contact info to learn more</p> <p>Users who are not eligible for online activation directed to Call Center to activate by phone, or learn more</p> <p>If card activation number is already in use, User will be directed to Call Center for assistance</p>	<p>User enters personal identity information, including date of birth & social security number</p> <p>Users who may have purchased the wrong age band will be informed here, and directed to Call Center to adjust</p> <p>Users who already have other multiple policies exceeding the \$100k liability limit, or who are "filling out the comments else," will also be directed to Call Center</p> <p>If User is not a citizen/resident, does not pass KBA or OFAC, or if any personal data does not verify, User will be directed to Call Center</p>	<p>User answers eligibility & underwriting questions</p> <p>Users who do not pass eligibility (citizen / legal resident, currently in US, and no business within past 10 years) or underwriting questions will be directed to Call Center</p>	<p>QUALIFY: Users who qualify for 1 Year Term Life will be informed of policy information here</p> <p>NON-QUALIFY: Users who do not qualify for Term Life, but do qualify for Accidental Death, will be informed of AD policy information here</p> <p>Users who have questions or concerns, or who need more time, information, or consideration before accepting & continuing with Accidental Death will be directed to Call Center</p>
<p>Key Screens</p> 			



3 PART 3: POLICY (continued) >
4 OFFER & BENEFICIARIES >
5 PAYMENT AUTHORIZATION >
6 ACCEPT & SIGN >
7 WELCOME >

Customer Data Collected

3.0 Beneficiaries (continued)

Contingent Beneficiary ⓘ

First Name	<input type="text"/>	<input type="text"/>
Middle Name (optional)	<input type="text"/>	<input type="text"/>
Last Name	<input type="text"/>	<input type="text"/>
Date of Birth	MM / DD / YYYY	MM / DD / YYYY
Relationship ⓘ	select relationship	

Add Another Contingent Beneficiary

Contingent Benefits Allocation ⓘ

Name	Relationship	% of Proceeds
		100%
		100%
	TOTAL	100%

Our entire account must split out

3.3 Debt Authorization & Payment (TEB)

3.4 Accept Policy

Do you agree? YES NO N/A

3.5 E-Signature

Document Acknowledgment

Learn more Docu

Learn more Docu

Learn more Docu

eSign Application and Forms

Learn more Docu

Learn more Docu

Version, date issued, issue

Adjusting set last column

Document details file & title

Issue Flags (Exceptions, Rejections, and Errors)

100 / 0

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Online Activation: Rules & Requirements

FIGURE 35

0 LANDINGS	1 PART 1: BASIC INFO	2 PART 2: QUESTIONS	3 PART 3: POLICY PAYMENT, ACCEPT & SIGN
<p>Purpose:</p> <ul style="list-style-type: none"> Collect lead gen / contact info Screen for state (SC only), send others to call center Collect Card Activation & (optional) 	<p>Purpose:</p> <ul style="list-style-type: none"> Collect & validate required personal data Verify identity, residency, OFAC (+ if filing out for self) Verify age vs. age band, and \$100k liability limit 	<p>Purpose:</p> <ul style="list-style-type: none"> Verify eligibility Collect underwriting / qualifying information 	<p>Purpose:</p> <ul style="list-style-type: none"> Policy offer: 1 Year Term, if qualified, AD if non-qualified Collect required agreement & signature data TBD - collect required payment data (TBD)
<p>Validate:</p> <ul style="list-style-type: none"> State of residence (SC, GA or "other") Card Activation # 	<p>Validate:</p> <ul style="list-style-type: none"> Date of Birth vs Age Band Total gvt cards (total # and value) for this person Policy owner / purchaser / insured = fill out form Country of residence / citizenship for legal resident Identity data (Social Security), verification (NEA), OFAC 	<p>Validate:</p> <ul style="list-style-type: none"> Eligibility (US resident, currently in US, not felon) Underwriting qualification (if underwriting questions) 	<p>Validate:</p> <ul style="list-style-type: none"> Agree to terms View & sign TBD: Debit card authorization & payment (TBD)
<p>Success:</p> <ul style="list-style-type: none"> State = "South Carolina", Activation # recognized, accepted & not yet activated, all fields complete / valid 	<p>Success:</p> <ul style="list-style-type: none"> Age = Age Band, Self = policy owner & insured (TBD), US resident, social security # / personal data valid Pass all 3 KSA check questions 	<p>Success:</p> <ul style="list-style-type: none"> Quality - Beneficiaries: then Term Life policy offer Non-Quality - AD offer, then Beneficiaries 	<p>Success:</p> <ul style="list-style-type: none"> Decide to move forward with AD Agree to terms: View & sign TBD: Debit card authorization & payment (TBD)
<p>Potential Exceptions / Rejections:</p> <ul style="list-style-type: none"> State = Georgia State = "other state" Activation Number: Previously Entered, Already in Use, Policy Activated, Expired, Not Yet Purchased, Missing, Empty, Incomplete, Incorrect, Not Valid / Not Whiskay (Customer entered Card # incorrectly) (include "Return Visits / Incomplete") 	<p>Potential Exceptions / Rejections:</p> <ul style="list-style-type: none"> DOB does not match Age Band (incl. "6 months prior to today") Multiple cards / \$100k limit for this individual Country of Residence is not US (or not citizen, based on SS#) Not Policy owner/the insured (outside TBD) / filing out for self. 1 or more "Personal Data" fields don't validate w/ Social Security User changes/modifies a pre-populated field (First, Last, State) OFAC check fail NEA check fail 3 times (1st or 2nd fail, refresh 3 questions) 	<p>Potential Exceptions / Rejections:</p> <ul style="list-style-type: none"> Customer is not eligible (eligibility questions) Customer does not qualify (underwriting) 	<p>Potential Exceptions / Rejections:</p> <ul style="list-style-type: none"> Customer questions/concerns, or not interested in AD Does not agree to terms, or fails to view / sign TBD: Debit card authorization & payment (TBD)
<p>Barriers to Completion:</p> <ul style="list-style-type: none"> Customer can't find Card Activation # Card does not wish to enter contact info Customer is confused by state field 	<p>Barriers to Completion:</p> <ul style="list-style-type: none"> Customer realizes they selected the wrong age band Customer does not know how to fill out Social Security # Customer does not understand insured/owner/self question 	<p>Barriers to Completion:</p> <ul style="list-style-type: none"> Customer doesn't know answers to questions Customer has to research and come back later Burden to User to answer so many long questions 	<p>Barriers to Completion:</p> <ul style="list-style-type: none"> Customer decides they want to change face value Non-qualifying / AD customer is confused about what AD offer is, why they are offered it, if they want it or not Non-qualifying / AD customer does not want AD (wishes to get refund and/or gift card.)